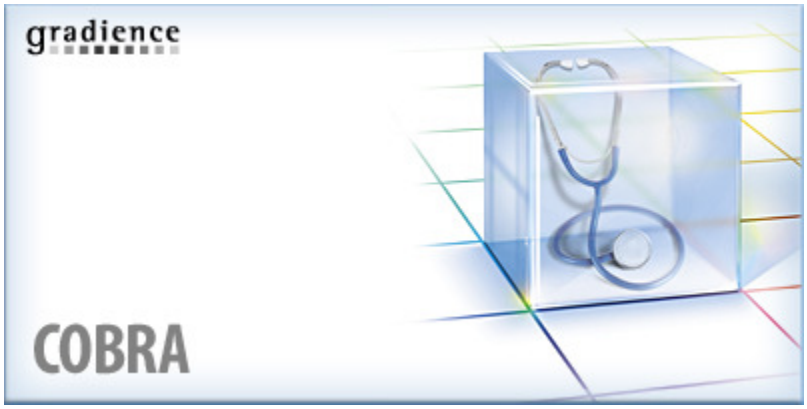
Gradience Cobra™

User Manual



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Welcome!

Thank you for choosing Gradience to track your company's employee information. Our software application includes many features based on the suggestions of our customers, and we certainly welcome any further comments or improvements you may have.

Gradience COBRA was created to help employers administer continuation coverage in compliance with the Consolidated Omnibus Budget Reconciliation Act (COBRA) and the Department of Labor's final regulations (issued May 26, 2004) affecting COBRA notice requirements. The final regulations apply to COBRA notice obligations that arise on or after the first day of the first plan year beginning on or after November 26, 2004. Thus, calendar-year plans had to comply beginning January 1, 2005.

COBRA continuation coverage provisions generally require group health plans to provide participants and beneficiaries, who under certain circumstances would lose coverage, the opportunity to temporarily extend benefits under previous group health coverage. The final regulations set minimum standards for the timing and content of the notices required under the continuation coverage provisions and establish standards for administering the notice process.

When combined (Gradience Attendance, Records, TimeClock and COBRA), these powerful tools help you keep critical employee information without entering data twice.

Software Features

- **Open-ended licensing** – Unlike many human resource software applications, Gradience does not require annual licensing. However, we do encourage you to purchase upgrades so you have the latest enhancements and newest features to make your job easier.
- **Easy, stand-alone PC installation** – We designed Gradience to be simple to install and get up and running.*
- **Password security** – Anyone who uses the program must have a login ID and password, and you can set different access levels for each user.
- **Data import** – If you already have information from a spreadsheet or other program, you can save time setting up Gradience by importing it.
- **Reminders** – Set pop-up reminders for important dates, such as employee anniversaries, birthdays, I-9 renewals and reviews.
- **Reports** – You can choose from several standard reports and change options to get the information you need. Export information to other file formats such as Excel or text, too.
- **FREE Technical Support** – When you've thoroughly searched the help and troubleshooting information provided in this User's Guide, you can contact Technical Support for free assistance.
- **Automatic reminders** – Instantly create recurring reminders for events for all employees!
- **Add file attachments to notes/comments** – Store all documentation in one place! Attach Word, Excel, PDF and image files to any notes or comments field. For instance, you can attach a Gradience Forms FMLA Request Form to the comments field of the Benefit Detail screen for that employee. There's also a full text editor available.
- **Quick print reports** – In each program feature, you'll find a print icon that lets you quickly create related reports. Combined with the new, faster Employee Select Column, this makes printing reports a breeze.

System Requirements

Required:

- Windows 98 (SE) or later
- Pentium 266 Mhz or faster processor
- 64 MB available RAM (Random Access Memory)
- 50 MB available hard disk space
- Access to a CD-ROM drive
- SVGA monitor with 800 x 600, 16-bit color depth or higher

Recommended:

- Pentium III or higher processor
- 128 MB available RAM (Random Access Memory)
- 50 MB available hard disk space
- CD-ROM drive
- SVGA monitor with 1024 x 768 High Color or higher
- Windows-compatible graphics-quality printer

Network Requirements

Windows-based Serveror PC – The included Interbase database is not compatible with a non-Windows-based operating system, such as Novell. However, you may run the database on a Windows-based server or PC connected to a non-Windows based network.
A static (persistent) IP address so that the database will be always connected to the client application.
Proper user license– The database will only allow the purchased number of users to be connected at any one time to the database. Wide-Area Networks (WAN) require a WAN license based on the number of geographic locations. The Product Key is affixed to the inside cover of the CD sleeve.
CD-ROM drive or access to our software product downloads area on www.gradiencesupport.com.

License Options

The license options currently available:

- **Single User** – Only one user can run the program at a time.
- **Five Users** – Up to five users can run the program at the same time when connected to a single, common database.
- **Ten Users** – Up to 10 users can run the program at the same time when connected to a single, common database.
- **Unlimited User License** – Any number of users can run the program at the same time when connected to a single, common database.
- **Wide-Area Network (WAN) License** – This is an unlimited multi-site license based on the number of geographic locations where application clients are connecting to a single, common database.

CD Menu Instructions

To begin installing Gradience COBRA, follow these steps:

1. Insert the Gradience CD-ROM into the appropriate drive of your computer.

2. The menu will appear. Select which product you want to install. (If the installation menu does not appear, click **Start**, **Run**. The Run dialog will appear. In the dialog box, type **D:\setup. exe** where D: is the letter of your CD-ROM drive. Click OK or press **Enter**.)
1. Once the installation procedure begins, follow the on-screen instructions to install the software. See **Setup Types** below for more information. It is recommended that you accept the default setting for each step of the install process. If you are installing the software in a network environment (Client-Server Installation), you should consult your network administrator before installation. You must have proper network rights in Windows 2000, NT and XP to install Gradience software.
2. When installation is complete, the Gradience program group will be added to your Start menu, and a Gradience COBRA icon will be on your desktop.

Note: Make sure to close all running programs before beginning installation.

Setup Types

- **Standalone**: Use this option if you are installing to a stand-alone computer. This will install both the program files and database files to your local drive.
- **Server**: This is the first of two steps in the Client-Server Installation, either for true client-server configurations or peer-to-peer network that may be using a workstation PC for the database. Choose this option to install the database and application files on the Server and before installing the Client application to PC workstations.
- **Client**:This is the second step in the Client-Server installation.

After clicking on a Setup Type, you will have the following options:

- **Express**: We recommended that you select this option if you are installing or upgrading Gradience COBRA for the first time. This will take you through the installation process with minimum user intervention.
- **Custom**: This option is for Advanced Users who have specific installation needs.

Stand-alone Computer Installation Instructions

Installing to a Stand-alone Computer is quick and easy. Follow these steps:

1. Insert the Gradience CD on a Stand-alone Computer.
2. Select **Stand-alone** as the **Setup Type**.
3. Click on **Express**, and then click **Next**.
4. Click **Next** at the Current Settings screen. This will install the program files.
5. Click **Finish**. This will start the installation of the database files.
6. Click **Next**, then the **I Agree** button if you agree to the license.
7. After the installation, click **Finish**.
8. Double-click on the desktop application shortcut; the default Login and Password are **ADMIN**.

Client-Server Installation

Installing a Client-Server setup is a two-step process. You will need to install to the Server first and then the Workstation(s).

Server Installation Instructions:
Install to the Server first by following these instructions:

1. Insert the Gradience CD on the Server. (Follow the CD Menu Instructions above.)
2. At the **Setup Type,** select **Server**. Click Next.
3. Select Express. Click Next.

4. **IMPORTANT STEP!** Write down the Server Name and Database Path EXACTLY as they appear on the screen.
5. Click "I have written this information down." Click Close.
6. Click Next at the Current Settings screen. This will install the program files to the Server.
7. Click Finish. This will start the installation of the database files.
8. Click **Next**, then the **I Agree** button if you agree to the license.
9. After the installation, click **Finish**.
10. Follow the installation instructions for the Client Workstation.

Note: You only have to run the Server installation once. Then you may install multiple Clients for the Gradience Version of Confidential Employee Record, Attendance Controller or TimeClock, if purchased, or to run as a demo.

Client Workstation Installation Instructions:
Install to the Client Workstation by following these instructions.

1. Insert the Gradience CD on the Client Workstation. (Follow the CD Menu Instructions above.)
2. Select **Client** as the Setup type.
3. Select **Express**, then click **Next**.
4. Enter the Server Name and Database Path exactly as you wrote down from Step 4 of the Server Installation. Then Click **Next**.
5. Click **Next** at the Current Settings screen. This will install the program files to the Server.
6. Click Finish. This will start the installation of the needed files to run the database.
7. Click **Next**, then the **I Agree** button if you agree to the license.
8. After the installation, click **Finish**.
9. Install the Client for any other Gradience versions. (You do not have to install to the Server again.) You may also install to other Workstations, if needed.
10. Double-click on the desktop application shortcut; the default Login and Password are **ADMIN**.

Quick Note about Peer-to-Peer Installations

A peer-to-peer connection allows you to share information between two computers without the need of a formal client-server connection. **The peer-to-peer connection must be in place before following these instructions**. See your Network Administrator for more details on setting up this connection.

On the host computer (the one on which you wish the database to reside), follow the instructions above for a Server installation. Write down the Server Name and Database Path when prompted. *Note: The Server installation will install both the software client application and database files to the host computer.* Then install the application Client on the other computer that will be sharing the information, entering the Server Name and Database Path when prompted.

Network Installation

To install to a network requires these items:
Windows-based Server PC – The included Interbase database is not compatible with a non-Windows-based operating system, such as Novell. However, you may run the database on a Windows-based server or PC connected to a non-Windows based network.
A static (persistent) IP address so that the database will be always connected to the client application.

Proper user license – The database will only allow the purchased number of users to be connected at any one time to the database. Wide-Area Networks (WAN) require a WAN license based on the number of geographic locations. The Product Key is affixed to the inside cover of the CD sleeve.
CD-ROM drive or access to our software product downloads area on www.gradiencesupport.com.

Note: Gradience cannot provide technical assistance with setting up or maintaining your computer network. Please consult your computer manufacturer or network administrator before contacting Gradience Tech Support.

Company Setup

Before you begin using Gradience COBRA, follow this checklist to get started quickly:

1. Change Administrator Password
2. Set up Global Preferences
3. Set up Locations and Departments
4. Set up Benefits Plans
5. Enter Employee Data
6. Assign Benefits to Participants
7. Add Additional Users

PLEASE HAVE READ AND FOLLOWED THE PRECEDING CHAPTER ON INSTALLATION BEFORE INSTALLING ANY GRADIENCE PROGRAM.

Also, have available:

- Location and Department names
- User Information (managers and other users who will have access to the data)
- Employee Data, Employee name, Hire Date, Work Status (full- or part-time), Active Status (Active, Inactive or Terminated), Location and Department, Work Hours and Week Hours.

Before you begin

Have available:

- Location and Department names
- User Information (managers and other users who will have access to the data)
- Employee Data, Employee name, Hire Date, Work Status (full- or part-time), Active Status (Active, Inactive or Terminated), Location and Department, Work Hours, Week Hours, Benefit and COBRA information

Checklist for Setting Up

Gradience COBRA first needs some information set up to correctly track your employee absences; to get started, please follow the checklist below:

- Change the Admin password by going to **Settings**, **User Security**. If needed, set up access for others who will need to continue setting up the program. If you need to give access to specific locations and departments, or individual employees, set these up first and then come back to User Security and complete security access.
- Set up Global Preferences.
- Create Locations and Departments.
- Set up Benefit Plans.

- Enter employee information and Personal Contact Info.
- Assign Benefits to Participants.
- Add Additional Users, if needed.

COBRA Coverage

Group health plans for employers with 20 or more employees are subject to COBRA. Both full- and part-time employees are counted to determine whether a plan is subject to COBRA. Each part-time employee counts as a fraction of an employee, with the fraction equal to the number of hours the part-time employee worked divided by the hours an employee must work to be considered full-time.

Under COBRA, a group health plan ordinarily is defined as a plan that provides health care benefits for the employer's employees and their dependents through insurance or another mechanism such as a trust, health maintenance organization, self-funded pay-as-you-go basis, reimbursement or combination of these.

COBRA Tab

It is important that you enter all requested information in the area titled “COBRA Administrator” under Global Preferences > COBRA Tab before getting started. Failure to do so may prevent your COBRA Notifications from generating, and may interfere with other important COBRA administration features.

The COBRA tab has the following options:

Administrative fee to be charged to COBRA Participants
Use fees from Plan Rate Tiers - If checked, this option will use the Admin fee rates from a specific Plan's Rate Tier; otherwise, if unchecked, rates will be used from here.

Regular % - Regular admin fees can be up to 2%.
Disabled % - This admin fee can be up to 50%.

Default for To Do List days out
Displays the To Do List this many days out according to the number entered here.

COBRA Administrator
Enter the info as needed for the COBRA Administrator.

Company Information

The Company Information screen allows you to enter your company name, address and logo. The company name is required because this will print out on Reports. Having a company logo is recommended but not required. If you have one, this also will print out on Reports.

Company Name (required for report headings)
Address, City, State, ZIP and Country Code (optional)
Bitmap filename for your Company Logo (optional) If you have your company logo available in a bitmap (. bmp) file format, you can have this logo appear on reports.
COBRA supports .bmp file formats not to exceed 200 x 200 in size. Enter the directory where the bitmap file is stored or use the Browse to locate it.

Company Setup

Before you begin using Gradience COBRA, follow this checklist to get started quickly:

1. Change Administrator Password
2. Set up Global Preferences
3. Set up Locations and Departments
4. Set up Benefits Plans
5. Enter Employee Data
6. Assign Benefits to Participants
7. Add Additional Users

PLEASE HAVE READ AND FOLLOWED THE PRECEDING CHAPTER ON INSTALLATION BEFORE INSTALLING ANY GRADIENCE PROGRAM.

Also, have available:

- Location and Department names
- User Information (managers and other users who will have access to the data)
- Employee Data, Employee name, Hire Date, Work Status (full- or part-time), Active Status (Active, Inactive or Terminated), Location and Department, Work Hours and Week Hours.

Continuation Coverage Period under USERRA

Individuals who lose group health coverage due to active service in the military may qualify for alternative continuing coverage under a separate law – the Uniformed Services Employment and Reemployment Rights Act (USERRA). USERRA provides for up to 24 months of continuation coverage. USERRA applies to all employers, even employers falling short of the 20-employee threshold for COBRA coverage. USERRA and COBRA are separate laws, with unique benefits and protections. In the event the two laws conflict, the provision providing the greater benefit to the affected individual must prevail.

Coverage under USERRA and COBRA may run concurrently. If an individual qualifies for leave under both laws, COBRA coverage may expire after 18 months, but USERRA coverage could continue for an additional six months (adding up to 24 months in total). If there is second qualifying event during the first 18 months of COBRA coverage (or 29 months if there has been a disability extension), COBRA and USERRA will run concurrently during the first 24 months. After 24 months, USERRA coverage would expire, but COBRA coverage would continue up to the 36-month maximum. Similarly, if an individual loses eligibility for USERRA leave before the initial 18-month COBRA period expires (say, for example, the individual's military service obligations end after only four months of leave), he/she still would be entitled to COBRA coverage so long as COBRA eligibility requirements are maintained. While COBRA leave is in effect, the rules for 29- and 36-month extensions (discussed above) apply.

Gradience COBRA automatically calculates the period of coverage for up to 24 months if the user selects "Military Leave (USERRA)" as the qualifying event, and treats the leave period as COBRA-qualifying to ensure compliance with the provisions most beneficial to the affected individual. The user may override the automatic calculations to reflect the distinction between a COBRA-qualifying coverage period and non-COBRA (USERRA-only) coverage period, if desired.

Creating Locations and Departments

Locations and Departments are required and must be assigned to each of your Employees (see **Adding a New Employee** to assign Location/Department to employees).

Note: When setting up Locations and Departments for the first time, a Location must be set up FIRST, and then you may assign a Department to that Location.

Early COBRA Termination

COBRA continuation coverage may end before the expiration of the maximum coverage period if:

- Premiums are not paid on a timely basis
- The employer ceases to maintain any group health plan
- After the COBRA election, coverage is obtained with another employer group health plan that does not contain any exclusion or limitation with respect to any pre-existing condition of such beneficiary. However, if other group health coverage is obtained before the COBRA election, COBRA coverage may not be discontinued, even if the other coverage continues after the COBRA election.
- After the COBRA election, a beneficiary becomes entitled to Medicare benefits. However, if Medicare is obtained before COBRA election, COBRA coverage may not be discontinued, even if the other coverage continues after the COBRA election.

When COBRA terminates before the expiration of the maximum coverage period, the plan administrator is required to notify affected individuals under COBRA notification requirements (see Notifications and Timeframes).

Note: If USERRA-only coverage is expiring due to an individual's military service's ending, and the individual is no longer entitled to USERRA or COBRA coverage, the user should select "Other" as the reason for ending coverage, and should manually enter the reason for terminating coverage (e.g., "end of military service" or "no longer eligible for coverage.")

Editing Company

1. Click Edit.

2. Enter Information as needed.

3. To add a company logo, click Assign New Logo. Navigate to where the directory path is and click on the bitmap logo; then click Open.

4. Click Save.

Effective Dates of Required Notices

By Plan Administrator:
A required notice is considered "furnished" by a plan administrator as of the date of mailing (if mailed by first-class mail, certified mail or Express Mail), or as of the date of electronic transmission, if transmitted electronically. When hand delivery is the chosen method of delivery, however, a notice would not be considered furnished until actually received by the individual to whom the notice is directed.

By Participant/Beneficiary:
In the absence of written plan procedures to the contrary that are communicated to participants and beneficiaries, the same standards apply to notices provided by covered employees, qualified beneficiaries, and other persons acting on their behalf to plan administrators.

Effect of Second Qualifying Event

Dependent beneficiaries who elect COBRA continuing coverage following the employee's termination of employment or reduction in work hours are eligible to extend COBRA coverage if a second qualifying event occurs causing loss of coverage. Coverage may be extended for a total of up to 36 months from the original COBRA start date.

Extending Maximum Coverage Period Due to Legal Disability

COBRA requires group health plans to provide certain qualified beneficiaries an 11-month disability extension of an 18-month period of COBRA coverage (resulting in a total of 29 months of COBRA coverage), provided the qualified beneficiary (or any other qualified beneficiary who is a member of his or her family) is both: (a) determined by The Social Security Administration to be disabled during the first 60 days of COBRA coverage, and (b) provides notice to the plan of The SSA's disability determination within 60 days after the date of the determination. The notice must be provided before the end of the first 18 months of continuation coverage.

Extending Maximum Coverage Period Due to Legal Disability

COBRA requires group health plans to provide certain qualified beneficiaries an 11-month disability extension of an 18-month period of COBRA coverage (resulting in a total of 29 months of COBRA coverage), provided the qualified beneficiary (or any other qualified beneficiary who is a member of his or her family) is both: (a) determined by The Social Security Administration to be disabled during the first 60 days of COBRA coverage, and (b) provides notice to the plan of The SSA's disability determination within 60 days after the date of the determination. The notice must be provided before the end of the first 18 months of continuation coverage.

General Settings

The General Settings Tab allows you to set the program defaults such as the Epoch setting, default hours in a day, and SSN format, among others.

- **Epoch Setting** – We strongly recommend keeping the default settings. This setting will allow the program to appropriately interpret any two-digit year entered that is between 1920 and 2019. For example, with the default Epoch setting of 1920: If you enter a date (such as in the Hire Date field) of 03/05/78, the program will interpret this as 03/05/1978. If you enter a date of 03/05/01 within the program, it will be interpreted as 03/05/2001. *Note: If you need to enter a year before 1920 or after 2019 in a date field within the program, you may enter the year as a four-digit number.*
- **Default Hours in a Day** – These are the default hours that will be assigned when creating a new employee. The Day Hours on the Employee Detail screen will be filled in automatically with these default hours when a new employee is created.
- **National ID Number Format /Label** – Selecting one of these options will allow you to set the mask for the National ID Number Format. The default mask is set to the USA SSN format. With this selected, whenever you enter a new employee, the dashes will automatically come up in the xxx-xx-xxxx format. The label is the title that will appear on the Employee Detail screen (SSN by default).
- **Allow use of Forgotten Password Utility** – This option allows access to a utility that can be used, only with assistance from Gradience Tech Support, to gain access into the Gradience program. To use this feature, we require that a statement on a company letterhead and signed by a supervisor be sent by fax or mail stating that the user is allowed full access into the program. We keep statements on file. Call Gradience Tech Support if you have forgotten or lost your Gradience password.
- **Forced Writes for Interbase**– If running the Gradience database on a Stand-alone computer, this option will help to keep the database more stable. A Workstation is more

prone to lock up or crash than a Server. If the Gradience database is installed on a Workstation and the program is open at the time the computer locks up or crashes, the database is prone to becoming corrupt and possibly irreparable. A computer lockup or crash can be attributed to several things, including having too many programs open at the same time than what your computer memory can handle.
Note: *If the database is installed on a Workstation or Stand-alone computer, we recommend keeping this option checked. The performance may lag a little, but unless you have more than 800 employees, you may not even notice it. We also recommend having a current backup, created within Gradience or DB Monitor, available. If the database is installed on a Server, normally a backup of the whole Server is created on a daily or regular basis. We still recommend setting up Scheduled backups within DB Monitor, but having this option checked is not as important on a Server.*

- **Prompt for Backup on Exit –** This option allows you to turn on or off the message prompting for backup when you close out of the program. Backups are very important. We recommend that you turn this feature off only if you have scheduled backups within the DB Monitor.

Global Preferences

To access Global Preferences, go to Settings > Global Preferences.

This Global Preferences screen allows you to control your default program settings, such as Company Info, Report Options and specific program options.

If you are setting up for the first time, please follow the Checklist order.

NOTE: Before editing any of the Global Settings, you must first click the **EDIT** button.

How Long Does COBRA Coverage Last?

COBRA establishes required periods of coverage for continuation health benefits. A plan, however, may provide longer periods of coverage beyond those required by COBRA.

COBRA beneficiaries generally are eligible for group coverage during a maximum of 18 months for qualifying events due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

Coverage begins on the date coverage otherwise would have been lost by reason of a qualifying event and will end at the end of the maximum period (unless terminated earlier for reasons discussed in the next section).

Maximum Coverage Periods Based on Beneficiary and Qualifying Events

Qualified Beneficiary	Qualifying Event	Period of Coverage
Employee	Termination	18 months*
Spouse	Reduced hours	
Dependent child		

Logging In for the First Time

After installation, run the application by double-clicking the desktop application. The default Login and Password are **ADMIN**.

Notifications and Timeframes

(1) Initial Notification of COBRA Continuation Rights. The plan administrator must provide written notice to each “newly enrolled” covered employee and spouse of the covered employee (if any) of the right to continuation coverage provided under each plan. The notice must be furnished to each employee and each employee's spouse within 90 days of the date on which such individual's coverage under the plan commences (or, if later, 90 days after the plan first becomes subject to COBRA continuation coverage requirements).

The COBRA regulations set forth the required minimum content of the general notice. These content requirements cover basic information regarding COBRA and the rights and responsibilities of qualified beneficiaries that a participant or beneficiary would need to know before the occurrence of a qualifying event to be able to protect his or her COBRA rights.

New regulations clarify that a plan administrator may deliver a single notice addressed to a covered employee and the covered employee's spouse at their joint residence, provided the plan's latest information indicates that both reside at that address. A single notice would not be permitted, however, if a spouse's coverage under the plan begins at a different time from the covered employee's coverage, unless the spouse's coverage begins before the date on which the notice must be provided to the covered employee, and a single notice is then timely sent to their joint address.

Gradience COBRA provides an *Initial Notification of COBRA Continuation Rights*, and reminds you to send the Notification within 90 days of adding a “newly enrolled” individual to a plan.

(2) Notice of Qualifying Event. The covered employee or a family member has the responsibility to inform the plan administrator of the following qualifying events: divorce, legal separation, disability, or a child losing dependent status under the plan. Notice must be provided within 60 days after the qualifying event. Notice may be provided to the plan administrator by any individual who is either the covered employee, a qualified beneficiary with respect to the qualifying event, or any representative acting on behalf of the covered employee or qualified beneficiary, and the provision of notice by one individual shall satisfy any responsibility to provide notice on behalf of all related qualified beneficiaries with respect to the qualifying event.

Employers have a responsibility to notify the plan administrator of the following qualifying events: employee’s death, termination of employment or reduction in hours, or Medicare entitlement. Notice must be provided by the employer to the plan administrator (if different from employer) within 30 days after the qualifying event. However, for any plan under which continuation coverage begins with the date of loss of coverage, the 30-day period for providing the notice of qualifying event must also begin with the date of loss of coverage, rather than the date of the qualifying event.

(3) Notice of COBRA Qualification and Election Rights. The plan administrator must furnish an election notice to qualified beneficiaries within 14 days after the receipt of notice of a qualifying event. When the employer is also the administrator of the plan, an election notice must be furnished not later than 44 days after the date of the qualifying event, or, if the plan provides that COBRA coverage starts on the date of loss of coverage, the date the qualified beneficiary loses coverage under the plan. This applies in cases in which the *employer* has the obligation to notify the plan administrator of the qualifying event (i.e., for employee’s termination, reduction in hours, death or entitlement to Medicare).

Gradience COBRA generates a qualification/election notice, and reminds you to send the notice to each qualified beneficiary affected by the qualifying event entered. To help you comply with the strict time limitations for providing the notice, Gradience COBRA will indicate that your qualification/election notice is due to be sent as soon as you enter a qualifying event, even though you may have additional time under the guidelines explained above.

(4) Notice of COBRA Unavailability. Alternatively, if the plan administrator determines that an individual is not eligible for COBRA continuation coverage, the plan administrator must send a notice to each qualified beneficiary explaining why COBRA coverage is unavailable. This notice must be delivered within the same 14-day window applicable to the Qualification/Election Notice.

The unavailability notice must be furnished when the plan administrator denies coverage after receiving a notice of qualifying event, regardless of the basis of the denial, and regardless of whether the notice involves a first qualifying event, a second qualifying event, or a request for a disability extension. For example, the unavailability notice would be required to be provided when a plan administrator denies continuation coverage because it has been determined that no qualifying event had occurred, or because the qualified beneficiary did not furnish the notice of qualifying event notice in a timely manner or did not provide complete information.

Gradience COBRA provides a notice to help you comply with this requirement.

(5) COBRA Election. COBRA allows each qualified beneficiary at least 60 days from the date the qualification/election notice is provided or the day health care coverage ends (whichever is later) to elect continuation coverage.

Each qualified beneficiary may independently elect COBRA coverage. A covered employee or the covered employee's spouse may elect COBRA coverage on behalf of all other qualified beneficiaries. A parent or legal guardian may elect on behalf of a minor child.

Remember, plans may allow for longer notification periods but may not shorten them. To the extent that a plan provides a covered employee or qualified beneficiary a period of time longer than 60 days to provide notice of COBRA election to the administrator, the terms of the plan shall govern.

(6) Notice of Conversion Rights. Some plans allow participants and beneficiaries to convert group health coverage to an individual policy. If this option is generally available from the plan, a qualified beneficiary who pays for COBRA coverage must have the option of converting to an individual policy at the end of the COBRA continuation coverage period. The option must be provided within 180 days before COBRA coverage ends. The premium for a conversion policy may be more expensive than the premium of a group plan, and the conversion policy may provide a lower level of coverage. The conversion option, however, is not available if the beneficiary ends COBRA coverage before reaching the end of the maximum period of COBRA coverage.

Gradience COBRA generates a conversion notice and reminds you to send it within 180 days of COBRA coverage's ending. *(Note: If conversion is not available under your plan, you are urged to seek legal advice regarding compliance with this notice requirement.)*

(7) Early COBRA Termination Notice. Continuation coverage may be terminated earlier than the end of the maximum period for many reasons, as discussed above. If COBRA coverage is being terminated before the maximum coverage period, the plan administrator is required to send each affected individual a notice indicating that coverage is ending. The notice is not required to be furnished before COBRA coverage can be terminated or within a specified time frame. However, it must be provided as soon as reasonably practicable following the administrator's determination that continuation coverage shall terminate. The purpose of providing a notice of

early termination is to allow qualified beneficiaries the opportunity to take appropriate action to protect their access to health coverage, either on a group or individual basis.

New regulations establish that the notice must include: (a) the reason that continuation coverage has terminated earlier than the maximum coverage period; (b) the date of termination of continuation coverage; and (c) any rights the qualified beneficiary may have under the plan or under applicable law to elect an alternative group or individual coverage, such as a conversion right.

Gradience COBRA provides a notification for COBRA termination designed to comply with this requirement.

(8) HIPAA Certificate of Group Health Plan Coverage. Pursuant to the Health Insurance Portability and Accountability Act of 1996 (HIPAA), plan administrators are required to provide a Certificate of Group Health Plan Coverage to individuals after coverage ends under a group plan.

Gradience COBRA generates this Certificate (revised to comply with new HIPAA regulations effective July 1, 2005) and reminds you to send it upon termination of benefits.

Other Gradience Tabs

Additional Gradience programs must be installed for these options to display. See the appropriate manual for setting up these options.

Premium Payments

Qualified individuals may be required to pay the entire premium for coverage up to 102% (employers may charge up to 2% as an administration fee) of the cost to the plan. For qualified beneficiaries receiving the 11-month disability extension of coverage, the premium for those additional months may be increased to 150 % (up to 50% administration fee) of the plan's total cost of coverage.

COBRA beneficiaries remain subject to the rules of the plan and therefore must satisfy all costs related to co-payments and deductibles, and are subject to catastrophic and other benefit limits.

The plan must allow participants to pay premiums monthly if requested, but may allow payments at other intervals (weekly or quarterly). The plan is not required to send monthly premium notices to trigger payment obligation. Failure to make timely payments may result in loss of coverage.

The initial premium payment must be made within 45 days after the date of the COBRA election by the qualified beneficiary. Payment generally must cover the period of coverage from the date of COBRA election retroactive to the date of the loss of coverage due to the qualifying event. Premiums for successive periods of coverage are due on the date stated in the plan with a minimum 30-day grace period for payments. Payment is considered to be made on the date it is sent to the plan (date of postmark or hand delivery).

If premiums are not paid by the first day of the period of coverage, the plan has the option to cancel coverage until payment is received and then reinstate coverage retroactively to the beginning of the period of coverage.

If the amount of the payment made to the plan is made in error but is not significantly less than the amount due (less than $50 or 10%), the plan is required to notify the individual of the deficiency and grant a reasonable period (for this purpose, 30 days is considered reasonable) to pay the difference.

Report Options Tab

These settings affect how reports will appear by default.

- **Print Preview** – Toggles (turns on and off) showing preview first before printing
- **Header Bold** – Toggles bolding for Header Title
- **Header Line** – Toggles putting a line under the Header Title
- **Header Shade** – Toggles shading for Location or Department title row
- **Data Lines** – Toggles lines to separate data information
- **Print SSN** – Toggles ability to show Social Security numbers
- **Print Picture** – Toggles ability to print Picture on printout
- **Print Totals** – Toggles whether Totals show up on reports

File Menu:

- **Maintenance**
- **Backup Database** – This lets you perform a database backup while running the program.
- **Import Data** – Imports basic employee data into the Gradience database.
- **Export Data** – Exports basic employee data from the Gradience database. (See Import and Export.)
- **Delete Employee** – Deletes an employee from the Browse or Employee Detail screens. ***Note****: This cannot be undone and deletes all data for the selected employee!*
- **Exit**
- **MRU list** – (Most Recently Used list) Allows you to quickly select an employee by clicking on his or her name.

View Menu:

- **Filter Page** – Gives other options for sorting and filtering, such as hiding terminated or inactive employees.
- **Open Reminders** – Brings up all open reminders (those not checked as resolved).
- **Checklist** – Displays Checklist screen that helps you set up the program.
- **Welcome** – Displays initial Welcome screen that pops up when you first run Gradience.

Settings Menu:

- **User Security** –Allows you to set user access to features, locations/departments and employees.
- **Global Preferences** –Allows you to set program preferences such as Company Info, Report Options and other program options.
- **General Codes** – Allows you to add/edit fields for most drop-down fields.
- **Locations/Departments** – Allows you to add/edit locations and departments and assign departments to a location.

Setting up Benefit Plans

Benefit Plan Maintenance is where you will create and set up benefit plans. You do not assign the plans to employees from here. Benefit Plans are assigned to employees from the Benefits feature.

To set up Benefit Plans, follow these steps:

1. From Settings, Benefit Plan Maintenance, click New.
2. Fill in information as needed.
3. Click Save.

Benefit Plan Maintenance has the following options:

- Type – Types include general category types such as 401k, COBRA, Medical, Dental, etc. and are set up from Setting > General Codes > Benefit Plan Types.
- Plan Name - Plan names should be more specific, such as “Medical – Self” or “Dental – Dependent”.
- Insurance Company Name – Name of the insurance company for the selected type.
- Telephone Number (Customer Service) – Number that can be reached in case you have questions.
- Street Address 1 and 2 – Mailing address of insurance company.
- City, State, ZIP - Mailing info of insurance company.
- Open Enrollment Effective Month – Month when plan permits open enrollment (typically January of each calendar year).
- Termination Date – Date when plan terminates.
- Termination Cycle – Options are End of Month or Immediate. If the plan terminates coverage on the actual date of a qualifying event, such as an employee’s termination date, enter “Immediate.” If the plan allows coverage to run until the end of the calendar month during which the qualifying event occurs, enter “End of Month.” It is extremely important that you enter this information accurately.
- Minimum Week Hours – Number of hours needed to qualify for coverage under the plan.
- Dependent Age Cap – Upper age limit allowed for dependents to receive plan coverage. Enter the plan’s age cap for Students and Non-Students.
- Require Beneficiaries – Select this option if plan type requires beneficiaries. This option will display the Beneficiaries button when assigning this plan to participants (employees, dependents, etc.).
- Employee Only Benefit – Select this option if plan type is only for the employee and not for dependents or other.
- Enable COBRA for this plan – Select this option if you want COBRA options to be associated with this plan. The COBRA icon will be available on the Employee Benefits feature. It is important for you to accurately designate whether a plan is COBRA-eligible. By law, most plans are deemed COBRA-eligible. However, short-term and long-term disability plans, workers’ compensation coverage, and wellness plans generally are not COBRA-eligible. Life insurance plans are only COBRA-eligible if required by state law.

The following plan types generally are required to offer COBRA continuing coverage:

- Preferred Provider Organizations (PPOs)
- Health Maintenance Organizations (HMOs)
- Exclusive Provider Organizations (EPOs)
- Medical Indemnity Insurance Plans
- Dental Indemnity Plans
- Prepaid Dental Plans
- Prescription Drug Plans
- Substance/Alcohol Treatment Plans
- Free-standing Psychiatric Plans
- Vision and Hearing Plans
- Long-term Care Plans; and
- Section 125 Medical Reimbursement Accounts
- Plan Terminated – If selected, this plan will not show up on drop-down options where you need to select benefit plans.
- COBRA Billing Options gives you a choice between Billing Monthly or Using Coupons. If you select Bill Monthly, bills will be generated monthly. If you select Use Coupons, bills will be generated through the end of the benefit year. The benefit year is based on 12

months beginning from the Open Enrollment Effective Month (Benefit Plan Maintenance). For example, if your Open Enrollment Effective Month is January, billing records through December will be created.
Note: Billing records for the next benefit year will be created approximately 25 days before the end of the current benefit year.

- Rating Tiers – some plans may have different rate options for the same plan, such as Single, Single +1, Family, etc. Clicking New will allow you to add different tier levels.
- Rate Effective Date – This is the date the Rating Tiers are effective from.
- Tier # – The program automatically numbers the tiers as they are created.
- Tier Name – Name should be specific to the plan tier such as: Med – Self I, Med – Self II, Med – Self III.
- Rate – This is the dollar amount that is paid to the insurance company.
- Apply Contribution as % – This toggles whether the Employer Rate and Employee Rate will be entered as a dollar amount ($) or percentage (%).
- Employer Rate – The rate the employer pays. Can be a dollar amount or percentage depending on option for Apply Contribution as %.
- Employee Rate – The rate the employee pays. Can be a dollar amount or percentage depending on option for Apply Contribution as %.
- Regular Admin Fee – This must be entered as a percentage (%), even if contribution rates are set up in dollars ($).
- Disabled Admin Fee – This must be entered as a percentage (%), even if contribution rates are set up in dollars ($).
- Comments – Add any relevant notes in the comments field.

Setting up COBRA Notifications

Gradience COBRA provides several types of customizable notifications. The notifications are grouped under the following categories:

- Newly Enrolled
- Qualification/Election
- Conversion
- Billing
- Rate Change
- Insufficient Payment
- COBRA Termination
- HIPAA
- COBRA Unavailability

(For more information about the purpose, content or timing of these notifications, see Notifications and Timeframes under.) You can print the notifications from the Reports Menu.

Gradience COBRA notifications are attorney-developed and designed to comply with current COBRA Regulations. If you wish to make content modifications, you are urged to have them reviewed by counsel to ensure compliance.

When making changes, be aware that items in brackets, such as [NoticeDate] are field names and should not be changed. These items are fields that are pulled from the database. If items in brackets are modified, the application will not be able to filter information automatically from the database to the notification.

To customize a notification, follow these steps:

1. From Settings, COBRA Notification, select a notification, then click Edit.
2. Make changes as needed, such as adding your company name.

3. Click Save.

Once you change a notification under Settings, the new version will be generated automatically each time you use the notification. To prevent this, you may modify an individual notification at the employee level when viewing/printing notifications instead of using Settings (see Viewing/Printing COBRA Notices).

Benefit Plan Maintenance has the following options:

- Type – Types include general category types such as 401k, COBRA, Medical, Dental, etc. and are set up from Settings > General Codes > Benefit Plan Types.
- Plan Name – Plan names should be more specific, such as “Medical - Self” or “Dental - Dependent”.
- Insurance Company Name – Name of the insurance company for the selected type.
- Telephone Number (Customer Service) – Number that can be reached in case you have questions.
- Street Address 1 and 2 – Mailing address of insurance company.
- City, State, ZIP – Mailing info of insurance company.
- Contract Start Date – Start date for current plan.
- Contract End Date – End date for current plan.
- Termination Cycle – Options are End of Month or Immediate.
- Minimum Week Hours – Number of hours needed to qualify for plan. When an employee's Week Hours change on the Employee Detail screen, and if the Week Hours fall below the Minimum Week Hours, the program will prompt to create a COBRA Event.
- Dependent Age Cap – Upper age limit allowed for Students and Non-Students.
- Require Beneficiaries -– Select this option if plan type requires beneficiaries. This option will display the Beneficiaries button when assigning this plan to participants (employees, dependents, etc.).
- Employee Only Benefit – Select this option if plan type is only for the employee and not for dependents or other.
- Enable COBRA for this plan – Select this option if you want COBRA options to be associated with this plan. The COBRA icon will be available on the Employee Benefits feature.
- Plan Terminated – If selected, this plan will not show up on drop down options where you need to select benefit plans.
- COBRA Billing Options gives you a choice between Billing Monthly or Using Coupons. If you select Bill Monthly, bills will be generated monthly. If you select Use Coupons, bills will be generated through the end of the benefit year. The benefit year is based on twelve months beginning from the Open Enrollment Effective Month (Benefit Plan Maintenance). For example, if your Open Enrollment Effective Month is January, billing records through December will be created.
  Note: Billing records for the next benefit year will be created approximately 25 days before the end of the current benefit year.
- Rating Tiers – some plans may have different rate options for the same plan, such as Single, Single +1, Family, etc. Clicking New will allow you to add different tier levels.
- Rate Effective Date – This is the date the Rating Tiers are effective from.
- Tier # – The program automatically numbers the tiers as they are created.
- Tier Name – Name should be specific to the plan tier such as: Med – Self I, Med – Self II, Med – Self III.
- Rate – This is the dollar amount that is paid to the insurance company.
- Apply Contribution as % – This toggles whether the Employer Rate, Employee Rate, Regular Admin Fee and Disabled Admin Fee will be entered as a dollar amount ($) or percentage (%).
- Employer Rate – The rate the employer pays. Can be a dollar amount or percentage depending on option for Apply Contribution as %.

- Employee Rate – The rate the employee pays. Can be a dollar amount or percentage depending on option for Apply Contribution as %.
- Regular Admin Fee – The rate that the employer charges for this type of administration. Can be a dollar amount or percentage depending on option for Apply Contribution as %.
- Disabled Admin Fee – The rate that the employer charges for this type of administration. Can be a dollar amount or percentage depending on option for Apply Contribution as %.
- Comments – Add any relevant notes in the comments field.

Setting Up Locations and Departments

Departments are assigned to Locations.
To set up your Locations and Departments, follow these steps:

1. Click on **Locations and Departments** from Settings menu.
2. Click **Locations,** and then click **New.**
3. Enter the Location name.
4. Click **Save**.
5. Click **New** again to create other Locations.
6. Click the **Departments** Tab, and then click **New**.
7. Enter the Department name.
8. Click **Save**.
9. Click **New** again to create other Departments that will be assigned to the Location.
10. After all departments are created, click the **+** sign next to Location in the right pane.
11. Select the assigned departments by clicking in the box next to the department.

Note: As you add more locations and departments, you'll see that each location has ALL of the departments you've created. However, only those departments you assign to a location will show up when assigning them on other screens. You may not remove a Department from a Location if an Employee is still assigned to that Location/Department combination.

State Laws Related to COBRA

Many states have enacted legislation providing more favorable continuation and conversion options to employees than available under COBRA. Federal COBRA provisions apply to all group health plans, but plans that pay benefits out of an insurance policy may be subject to COBRA-related state laws. Plans operating in states with COBRA-related statutes should review their state laws to ensure compliance with conflicting provisions.

What Benefits Are Covered under COBRA?

Qualified beneficiaries must be able to obtaincoverage identical to that available to similarly situated beneficiaries who are not receiving COBRA coverage under the plan (generally, the same coverage the qualified beneficiary had immediately before qualifying for continuation coverage). A change in the benefits under the plan for the active employees also will apply to qualified beneficiaries. Qualified beneficiaries must be allowed to make the same choices given to non-COBRA beneficiaries under the plan, such as during periods of open enrollment by the plan.

What Is a "Qualifying Event?"

Qualifying events are certain events that would cause an individual to lose health coverage. The type of qualifying event will determine who the qualified beneficiaries are and the amount of time

that a plan must offer the health coverage to them under COBRA. A plan, at its discretion, may provide longer periods of continuation coverage.

Qualifying Events for Employees:

- Voluntary or involuntary termination of employment for reasons other than gross misconduct
- Reduction in the number of hours of employment

Qualifying Events for Spouses:

- Voluntary or involuntary termination of the covered employee's employment for any reason other than gross misconduct
- Reduction in the hours worked by the covered employee
- Covered employee's becoming entitled to Medicare
- Divorce or legal separation of the covered employee
- Death of the covered employee

Qualifying Events for Dependent Children:

- Loss of dependent child status under the plan rules
- Voluntary or involuntary termination of the covered employee's employment for any reason other than gross misconduct
- Reduction in the hours worked by the covered employee
- Covered employee's becoming entitled to Medicare
- Divorce or legal separation of the covered employee
- Death of the covered employee

About COBRA

The landmark COBRA health benefit provisions became law in 1986. The law amends the Employee Retirement Income Security Act (ERISA), the Internal Revenue Code and the Public Health Service Act to provide continuation of employer-sponsored group health coverage that otherwise might be terminated.

COBRA contains provisions giving certain former employees, retirees, spouses, former spouses and dependent children the right to temporary continuation of health coverage at group rates. This coverage, however, is only available when coverage is lost due to certain specific events. Group health coverage for COBRA participants is usually more expensive than health coverage for active employees, because usually the employer pays a part of the premium for active employees while COBRA participants generally pay the entire premium themselves. It is ordinarily less expensive, though, than individual health coverage.

Who Is Entitled to COBRA Benefits?

An individual must be a “qualified beneficiary” to become eligible for COBRA continuation coverage. A “qualified beneficiary” is an individual covered by a group health plan on the day before a qualifying event (defined below) who is either an employee, an employee's spouse, or an employee's dependent child. In certain cases, a retired employee, the retired employee's spouse, and the retired employee's dependent children may be qualified beneficiaries. In addition, any child born to or placed for adoption with a covered employee during the period of COBRA coverage is considered a qualified beneficiary. Agents, independent contractors, and directors who participate in the group health plan may also be qualified beneficiaries.

Security Options

Due to the confidential nature of information stored in Gradience COBRA, security is always turned on. This will help prevent unauthorized persons from accessing critical employee data. The use of security is required, and setting up access to Gradience COBRA and any other Gradience programs you have should be the second thing you do. The first thing you should do is set up Locations and Departments.

Common Features

Features under the User Security Features Tab are shared among Gradience COBRA, Attendance and TimeClock. For instance, Locations and Departments are common to all three programs, as are Global Settings. Even if you have only one of the listed programs, you will need to follow these instructions to set up user access rights.

Note:You will not see the Attendance and TimeClock tabs if those programs are not installed.

Detail Tab (Common Features)

- Search For – This allows you to search by User Name.
- Save As – This allows you to create additional users based on the access rights of another user.
- Employee Record Access – This allows access to view, add or delete employee COBRA.
- Employee Detail – This grants access to the Employee Detail screen.
- View SSN – This allows access to view Social Security numbers.
- Run Reports – This allows access to run reports.
- Reminders – This allows access to add and delete reminders.
- Reminders, Assign Global – This allows access to assign reminders as Global.
- Reminders, Assign Users – This allows access to assign reminders to other users.
- User Security – This allows access to add, edit and delete users and user access.
- Location/Department Maint– This allows access to assign location/department access for users.
- Global Preferences – This allows access to edit global preferences.
- Database Monitor – This allows access to the DB Monitor.
- Database Backup – This allows access to Backup from the DB Monitor.
- Database Restore – This allows access to Restore from the DB Monitor.
- Alter Product License – This allows access to change one or more Product License.
- Conversion – This allows access to run the Conversion Utility.
- Custom Reports – This allows access to create/modify Custom Reports.
- Import Data – This allows access to import employee data into the database.
- Export Data – This allows access to export employee data.

Forgotten Password Feature

The program has a Forgotten Password feature that can be used in case of forgotten or lost passwords. Please follow these instructions in this case:

1. Fax a statement on your company letterhead to our Technical Support Department. The statement should be signed by a manager or supervisor, authorizing you to have a password that allows full access to the security feature within the program. (See Contacting Technical Support for our Support Fax number.)
   Example Statement: (authorized name and title) is authorized to have full access to the (name of program). Signed by (supervisor name, title and contact information).
2. Once the fax is sent, contact our Technical Support Department at the phone number. Please have the program opened to the Login/Password screen. The representative you

get in contact with will walk you through the next few steps to get you back into the program.

Frequently Asked Questions

What is a user?
Simply put, this is the person using the program. He or she may be entering or viewing data. The Administrator may set specific access to only those features a user will need access to.

How many different users can be set up?
The security file can contain a list of as many users as you desire. For example, each user would have his or her own login name and password with access rights to specific features.

Can I set up each user to view only his or her individual employee information?
Yes. (See Setting Up Access To Locations, Departments and Individual Employees.)

If I use Attendance, will users need to be entered again?
Gradience COBRA shares the security file with Gradience Attendance and TimeClock, so if you are using these programs, there is no need to enter basic information twice.

I have a Single User License but want three other users to access the program; how many computers may I put the program on with a Single User License?
The Gradience applications are single user licenses and can only be installed on one computer. If you need more flexibility and need to install to a network environment, we recommend checking out our Gradience applications that allow networking.

Program Features (COBRA)

- Show COBRA Tab – Selecting "YES" for this option will display and allow access to the COBRA program.
- COBRA Billing – Allows READ, WRITE and/or DELETE access to this feature. COBRA Billing is accessed from the main features.
- COBRA Tasks – Selecting "YES" allows access to this feature. COBRA Tasks are accessed from the View Menu.
- COBRA – Allows READ, WRITE and/or DELETE access to this feature. COBRA is accessed from the Benefits feature.
- Benefits – Allows READ, WRITE and/or DELETE access to this feature. Benefits is accessed from the main features.
- COBRA Notices – Allows READ, WRITE and/or DELETE access to this feature. COBRA Notices are accessed from the main features.

Setting up Access to Common Features (Detail Tab):

1. Click New from the User Security, Detail screen.
2. Enter a Log In and Password (letters and numbers only) and the user's Full Name.
3. Select options for Displaying Reminder Alarms and Hints for this login.
4. Select Yes to allow the user to begin logging in after giving access. Setting this option to NO is a good security measure when users are out of the office for several days.
5. Select what type of Feature Access users will have by clicking in the Feature Access Rights block.
6. Clicking on the arrow will allow you to select from the following:
   - **NO ACCESS** – no access to selected feature
   - **READ ONLY** – allows user to view only, cannot make any changes

- **READ WRITE** – allows user to view, add and edit; no deleting allowed
- **READ WRITE DELETE** – allows user full editing rights to feature
- **YES** – allows access to feature
- **NO** – no access to feature

7. Click Save.

Setting up Access to Locations, Departments and Individual Employees

You already should have set up your Location and Department names (see Locations and Departments). Now you will want to set up users' access to the Locations and Departments by following these steps:

1. Click on Location/Department Tab from **Settings** > **User > Security > Detail**.
2. Click on the "+" (plus sign) next to Locations/Departments and next to the location and department name to expand the list.
3. Click in the box next to the location and department name to select access to these areas or individual employees within these departments. This will put a checkmark in the box. Click in the box again to unselect.
4. If you already have entered your employees in the program and assigned locations and departments to them, when you expand a department, you will see all the employees assigned to that location/department combination. You then may select access to individual employees at this point by clicking in the box next to the employee.
   Note: If you haven't entered your employees (through the Employee Detail feature or Import Data under the File Menu) into the program, you still will be able to assign access to a location/department combination, just not down to the employee level. You later may assign access down to the employee level after you enter your employees and assign a location/department to them.
5. Click Save.

For instructions on setting up user access to any other Gradience program (e.g., Attendance or TimeClock), please see Security Options in the appropriate user manual.

Setting up Access to Specific Program Features

Once the above steps are completed, follow these steps to set up access to specific program features:

1. From Settings, then User Security, click on the COBRA Tab.
2. Select what type of Feature Access users will have by clicking in the Feature Access Rights block until a drop-down arrow shows up. Clicking on the arrow will allow you to select from the following:
   a. NO ACCESS – no access to selected feature
   b. READ ONLY – this allows user to view only, cannot make any changes
   c. READ WRITE – this allows user to view, add and edit; no deleting allowed
   d. READ WRITE DELETE – this allows user full editing rights to feature
3. Click Save.

Managing Employee COBRA

This chapter will help you become acquainted with the program layout and how to enter employee information. Throughout this chapter there are examples of different program screens. You may wish to view the sample database to get a better picture of how employee COBRA looks once entered. (See Sample Database for more details.)

Make sure you have gathered the following information for each employee before attempting to enter employee COBRA:

- Social Security Number
- Name (First, Middle, Last)*
- Employee Identification Number
- Date of Hire*
- Job Title
- Number of hours in a day the employee works*
- Location*
- Department*
- Full- or Part-time*
- Active, Inactive or Terminated Status*

*Required data

Adding an Employee Picture

A photo gives you a visual image of an employee, his or her dependent(s) or emergency contact person(s). Photos are not required. We recommend you use a digital camera to take your photos and save the images in the industry standard JPEG (.JPG) picture format or Bitmap (.BMP) format. An image size of 200 x 200 pixels works best. If your picture is larger than this, the program will squeeze your larger picture into the displayed picture frame. If your digital camera has TWAIN support, you can import the picture right into Gradience using the Twain Import feature.

To add an employee picture, follow these steps:

1. From either the Personal Contacts or Employee Detail Feature, select the employee you want to add a picture to.
2. Click Edit Picture.
3. Click Assign New Photo.
4. Navigate to where the employee picture is. Select it and click Open. If your photo is larger than the recommended size (200 x 200 pixels), you may get a message that asks whether you still want to assign the file. If you click Yes, the program will try to squeeze your larger picture into the frame; however, the larger size of the file will be maintained and may make the database larger.
5. Click OK.

Adding a New Employee

1. Click the **New** icon or select **Edit** and **New Employee** from the main menu. Click **Next** button after entering data for each screen.
2. Enter the **Required Fields**. (You can use the TAB key to move from field to field or hold down the SHIFT key and press TAB to move back a field.)
3. Required Fields:
   - First and Last Name
   - Hire Date
   - Work Status
   - Employment Status
   - Location
   - Department
   - Hours (Day and Week) — This is the amount of hours an employee works for a typical workday and workweek. These numbers are used as defaults when generating report totals.

Assigning a Benefit Plan to an Employee

Benefits need to be tracked whether an employee elects to participate in a benefit plan or even if he or she waives the benefit. Gradience COBRA allows you to track both of these events.

To assign a benefit event to an employee, follow these steps:

1. From the Benefits Feature screen, click New.
2. Enter the Effective Date of this Plan.
3. Select the Benefit Type, Plan and Rate Tier.
4. Select whether to use the Plan Rate Tiers or enter rates manually.
5. Select the participants who will be taking part in this benefit plan.
6. Enter the Creditable Coverage Date.
7. Save your changes.

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5. Select the participants who will be taking part in this benefit plan.
6. Enter the Creditable Coverage Date.
7. Save your changes.

Benefits Feature

*NOTE:You'll need to have your **Benefit Plans** set up from the **Settings Menu > Benefit Plan Maintenance***
option before you can assign Benefits to employees. (See Setting up Benefit Plans for more info on setting up.)

The Benefits feature allows you to assign and track benefits, such as 401(k), COBRA, FMLA, dental, medical,
life insurance, disability and others for employees.

The main Benefits screen has the following options:

Buttons

- New - Allows you to assign benefits to participants under the selected employee
- Edit/View - Allows you to edit and/or review existing benefit options
- Delete - Deletes the selected benefit and any COBRA records associated with it
  NOTE: Deletions are permanent
- Print -
- Help - Brings up the help file associated with this screen
- COBRA Event - Allows you to create a COBRA event associated with the selected benefit

Benefit Detail

- Effective Date – This is the date the employee first becomes covered under the plan
- Type – Lists the type of plans available (i.e., Medical, Vision, Dental, 401k, etc.)

- Plan – Lists the type of plans listed according to the Type selected.
  (For example, if you selected Medical as the Type, then you would only see Plans that were under Medical Type.
- Rate Tier – Lists the rate tiers associated with the selected Plan.
- Waived this benefit - If selected, this marks the benefit as being waived by the employee.
  NOTE: If a participant, other than the employee is taken off the plan, you should unselect them from the Participants table.
- Use Rates from Tier – If checked, the program will use the Rate Tier from the selected Benefit Plan, otherwise, you may manually enter this information.
- Coverage End Date – Date when the individual's coverage actually ends.
  Do not fill in a date unless you are actually terminating the individual's coverage under the plan.
- Participants – The Participants Grid will display Personal Contacts marked as Spouse or Partner and all dependents.
  A checkmark in the Selected column designates participants on this plan.
  The Creditable Coverage Date is filled in manually and is the date the specified employee started coverage.
- Creditable coverage date - Date when individual first had coverage for HIPAA purposes.
- Comments – Enter relevant comments.

History Tab

- The Benefits Detail History tab displays a record of Benefit changes. Clicking EDIT will open the details for the selected benefit, and NEW will allow you to create a new benefit.

Benefit Plans Edit or Update

Save Original Entries to History

When you click on the Edit button from the main Benefit Plans screen, you'll get the option to save any changes you're getting ready to make, to a history file. If Save Original Entries to History is selected, any changes made will be saved so you may go back and review each change that is made.

Option Checked

You'll want to have this option selected when you make official changes that need to be documented.

Option Unchecked

You'll want to uncheck this option when you are correcting misspelled words or items that don't need to be tracked.

Clicking OK will bring up the Benefit Detail screen for you to make any necessary changes.

Clicking Cancel will take you back to the previous screen.

COBRA Billing Detail Edit

Clicking the Edit button while on a selected record will allow you to manually edit the following:

- Bill Due Date – click the drop-down arrow to bring up a calendar or enter a date in this format: mm/dd/yyyy
- Bill Amount – enter an amount up to decimal places. Dollar sign ($) is not needed
- Comments – enter any relevant notes pertaining to this record

Normally, you won't have to change any of these fields; however, this option is there if you need it.

COBRA Billing Detail NEW

Clicking the New button will allow you to create a new record.

Normally, you won't have to create a new record because the program will create these records for you; however, this option is there if you need it:

- Bill Due Date – click the drop-down arrow to bring up a calendar or enter a date in this format: mm/dd/yyyy
- Bill Amount – enter an amount up to decimal places. Dollar sign ($) is not needed
- Comments – enter any relevant notes pertaining to this record

COBRA Billing Feature

COBRA Billing records are automatically created when a COBRA event is recorded. You can create new bills or edit existing amounts by clicking on the New or Edit button, respectively; however, we recommend having the program automatically create the records from the COBRA event.

The main COBRA Billing Feature is in a grid format and has the following options:

- Payment – Allows you to apply received payments against bills.
- New – Allows you to create a manual bill payment. We recommend having the program create the bills automatically, which is done after a COBRA event is created; however, the ability to create a manual bill is there if needed.
- Edit – Allows you to edit an existing record. Again, we recommend having the program create the bills automatically, however, this ability is there if needed.
- Print – Prints the COBRA Billing Report on the amount due and how much was paid
- Help – Brings up the help file associated with this screen.

COBRA Notice Reprint

This screen will be displayed if you have previously printed a notice. It will show a history of the selected notice and save any changes.

To reprint a notice, select the appropriate one, and then click Print. A preview of the notice will be displayed. You may make any changes, if needed, and then click Print. This history file will be updated with the latest date.

NOTE: If you make any additional changes to the notice, it will be saved and added to this reprint history along with the originally printed notice.

COBRA Unavailability

Per COBRA regulations, if you determine that an individual is not eligible for COBRA continuation coverage, you must send a notice explaining why COBRA coverage is unavailable. The Unavailability Notice may be used in a variety of circumstances, such as upon determination that a qualifying event has not occurred, or because the qualified beneficiary did not furnish the notice of qualifying event in a timely manner or did not provide complete information. You are required to send the Unavailability Notice within 14 days of receiving notification of a qualifying event, or the same timeframe applicable to the COBRA Qualification/Election Notice. It is important that you customize the Unavailability Notice to fit your situation by checking the appropriate reason why COBRA is not available or adding your own explanation under “Other".

Creating a COBRA Event

The COBRA feature allows you to track COBRA-related information, beginning with the “qualifying event” resulting in loss of coverage. Qualifying events typically associated with COBRA are: Employee Termination, Reduction in Hours, Military Leave (USERRA), Employee Death, Divorce or Separation, Medicare Entitlement, Loss of Dependent Status, and Legal Disability. (See What You Should Know about COBRA).

*NOT**E:** You’ll need to have your **Benefit Plans** set up from the **Settings Menu > Benefit Plan Maintenance** option before you can assign COBRA benefits to employees. (See Setting up Benefit Plans for more info.)*

To create a COBRA Event, follow these steps:

1. From the Benefits Feature screen, click the COBRA Event button, then New.
2. Select the type of Qualifying Event from the drop-down box.
3. As you enter more information, more fields will become available to fill in.
4. The Must Respond By date, Plan Type and Plan Name will be filled in automatically, as will the Monthly Rate, Participants and COBRA Expiration date.
5. Click Save when completed.

The main screen for COBRA has a grid format with the following information: COBRA Event, Plan Type, Plan Name, and Event Date.

Clicking Edit will open the details for the selected event, and New will allow you to create a new event.

The COBRA Feature has the following options:

- Qualifying Event – This refers to the event or circumstance causing coverage to end and starting COBRA continuation coverage. Qualifying events typically associated with COBRA are: Employee Termination, Reduction in Hours, Military Leave (USERRA), Employee Death, Divorce or Separation, Medicare Entitlement, Loss of Dependent Status, and Legal Disability. (See What Is a “Qualifying Event?”.)
- Event Date – Date of event, such as termination date, date of reduced hours, etc.
- Initial Event? – Do not select if this is a second qualifying event (See Effect of Second Qualifying Event.)
- Benefit Ending Date – Expiration date of benefit.

- Qualification/Election Sent - Date when plan administrator sends qualification/election notice.
- Must Respond by date – This date will automatically fill in according to the program.
- Response Date – Date a response was received.
- Response – Type of response received. (Accepted, Waived, etc.)
- COBRA Unavailable – This option should be used when you determine that an individual is not eligible for COBRA continuation coverage. COBRA regulations require you to notify individuals if COBRA coverage is not available to them. (See Notifications and Timeframes). If you determine that COBRA coverage is unavailable, insert a check next to "Generate Unavailability Notice" to create the required notification. For more information on the use of this notice, click "Help on Unavailability Notice."
- Plan Type – This will automatically fill in according to the type of plan assigned.
- Plan Name – This will automatically fill in according to the type of plan assigned.
- Plan Tier – Tier(s) that is available to the participants according to the benefit plan.
- Fee Type – Allows you to choose between Regular or Disabled for the Fee Type.
- Monthly Rate (Including Admin Fee) – Field will be filled in automatically according to the benefit plan. Clicking the checkbox for Override Fee will allow you to manually change this amount.
- COBRA Start Date – Beginning date of COBRA coverage.
- Subscriber (Bill Payer) – Lists the available names to choose from. These are the names that are entered in Personal Contacts.
- COBRA Participants – Eligible participants will automatically populate this area. Participants are taken from the assigned Benefit Plans in the Benefits Feature. *Note: To add Participants, return to the Benefits Detail screen.*
- COBRA Expiration – Will be filled in automatically according to the benefit plan.
- Override Expiration Date – Allows you to change the COBRA Expiration date manually.
- Actual COBRA Ending – This date may differ from COBRA Expiration date if COBRA is terminated before maximum coverage period (See Early COBRA Termination.)
- Reason for Ending – Important for early COBRA termination.
- Comments – Add relevant notes for this event.

Creating a New Reminder

There are two types of reminders in Gradience:

One-Time Reminders – These are reminders that are only meant to remind you of a one-time event, such as filing an EEO Report.

Recurring Reminders – These remind you of repeating events:

- Anniversaries
- Birthdays
- Performance Reviews
- I-9 Renewals

Deleting Reminders

Reminders are deleted from the Main Reminders screen by clicking on the Delete icon.

Downloading Pictures from Camera Disk

Continue following these steps from Step 6b above:

1. After selecting this option, click OK.
2. Click the Download button to download the pictures to your computer.

3. Select the picture you want to import, then click Transfer.
4. Click OK to select this picture.

Note: The instructions for selecting or downloading a picture may be different, depending on your camera.

Editing Reminders

There are two ways to edit reminders:

Main Reminders screen
From the main Reminders screen, you can edit the following columns just by clicking in the field: Reminder Date, Title, Resolved and Description.

Edit Reminders screen
Clicking on Edit from the main Reminders screen will bring up the Edit Reminder screen. You also may double-click on the title of a reminder. The Edit Reminders screen allows you to change the Title, Reminder Date, User and Description.

Note: If you need to change the Employee Name that this reminder is about, you'll need to delete the reminder and then re-add it.

Employee Detail Feature

The Employee Detail Feature is the main data entry and viewing screen for employee information. It is shared between the Gradience versions of COBRA, Attendance and TimeClock. If only one program has been installed, the features for the others will not be seen. The screen is divided into two sections, the search and browse view on the left, and the main data entry screen on the right.

Note: Pictures are assigned to an employee through the Edit Picture button under the Personal Contacts or Employee Detail Feature.

Detail Fields Include:

- **Salutation**: Select Mr., Mrs., Ms., as appropriate; this field is not required.
- **First**: Enter employee's First Name.
- **MI**: Enter the first letter of the employee Middle Name (Middle Initial).
- **Last**: Enter the employee's Last name.
- **SSN**: Employee's Social Security number (or other National ID as selected under Global Preferences, General Settings)
- **ID**: Enter a unique ID for the Employee.
- **Hire Date**: Enter the date the employee was hired. If the employee has been hired more than once, you should enter the last (most recent) hire date.
- **Work Status**: Select Full-Time or Part-time as appropriate.
- **Employment Status**: Select Active, Inactive or Terminated to show the employee's status.
- **Job Title**: Enter the employee's current Job Title.
- **Location**: Select the location at which the employee is primarily employed.
- **Department**: Select the Department the employee is currently assigned to.
- **Day Hours**: Enter the number of hours the employee will work in a typical workday.
- **Week Hours**: Enter the number of hours the employee will work in a typical workweek.
- **Hide Picture**: Click in this box to hide the assigned picture. To assign a picture, see the Edit Picture button under the Personal Contacts Feature.

Employee Select Column

The Employee Select Column allows you to select or find employees quickly and easily, as well as select multiple employees for printing reports.

Browse mode allows you to perform an incremental search for an employee, move columns and sort quickly.

An incremental search allows you to enter the first couple of letters of the employees' last name and will go to the first employee who matches those letters; and as you enter more letters, the search will become more defined. For example, if you enter the letter "A" in the Search field, the employee list will select the first employee name that starts with "A." If you enter the letter "d," so now you have "Ad," it will bring up the first employee name which starts with Ad, such as Adams.

You may move columns according to your preferences. To move a column, click and drag the title to the left or right. Double arrows pointing inward will show you where you will drop the title if you release the mouse button.

Sorting fields is just as easy. Just click on the title of the column you want to sort. For example, if you wanted to sort by first name, you would click on the First Name title. You also can set multiple sorts by holding the CTRL key and clicking on fields; the sort priority will be displayed above the field names.

TreeView mode allows you to find or select employees by location and department. For example, if you were looking for employees who are under the Fort Lauderdale location/Merchandising department, TreeView mode could show you at a glance.

Tip: In TreeView, by default all locations and departments are unchecked. A quick way to select just one department is to click on the name of the department. This will select all employees under that department. Likewise, in Browse mode, you can select or deselect all employees by clicking on the red checkmark at the top left.

Managing Employee COBRA

This chapter will help you become acquainted with the program layout and how to enter employee information. Throughout this chapter there are examples of different program screens. You may wish to view the sample database to get a better picture of how employee COBRA looks once entered. (See Sample Database for more details.)

Make sure you have gathered the following information for each employee before attempting to enter employee COBRA:

- Social Security Number
- Name (First, Middle, Last)*
- Employee Identification Number
- Date of Hire*
- Job Title
- Number of hours in a day the employee works*
- Location*
- Department*
- Full- or Part-time*
- Active, Inactive or Terminated Status*

*Required data

Open Reminders

Open reminders will appear for the user they are assigned to unless the Global option is checked. If a reminder is marked with Global, then it will show for all users. You may view open reminders by opening the program or selecting Reminders from the feature list.

Note: If you have security access to "Reminders, Assign Users" (see Security Options), you may view reminders set up by other users. You also may resolve reminders from the Open Reminders screen.

Personal Contacts – Details

Clicking on New or Edit allows you to enter dependent and contact information. All dependents need to be entered through this screen before assigning them to a benefit plan.

The first Relation on the Contact Detail Feature is the Employee you want to add dependents or contact information to. The title Employee under the Relation drop-down box for this person cannot be changed.
To add a dependent or other contact, follow these steps:

1. Select an employee from the employee list.
2. Click New.
3. Enter First Name, Last Name and Relation information (required fields). Enter other fields as needed (Salutation, Maiden Name, Birth Date, SSN, Student, Disabled and Dependent info).
4. Click Save.
5. Click the Edit Picture to assign a photo to this contact person.
6. Click Address to add an address to this contact person.

Personal Contacts Feature

The Personal Contacts Feature allows you to add and edit dependent contact information.
The main screen is in a grid format and allows you to quickly locate contact information for an employee.

The first Relation listed will always be the selected employee. This helps identify which employee you are assigning contact information for.

The Personal Contacts main screen has the following options:

- New – Allows you to enter a new contact.
- Edit/View – Allows you to change an existing contact.
- Print – Prints the Employee Detail Report.
- Help – Brings up the help file associated with this screen.

Program Bar

The Program Bar allows you to select the Gradience program you wish to use and displays its features in the Feature Column. The programs are color coded as follows: Attendance – Green; COBRA – Red; TimeClock – Purple; COBRA – Light Blue.

Receiving a Payment

To receive a payment, follow these steps:

1. Select the appropriate employee, and then select COBRA Billing.
2. Click Payment. When you enter the Payment screen, it will be in Edit mode, which means you can start entering your data. If you click on the Show/Hide History button, you'll need to press the Cancel button to get out of Edit mode; otherwise, you'll get a message stating, "An amount is required. Please enter an amount or cancel your changes."
3. In the Amount field, enter the amount of the received payment.

NOTE: If the amount received is equal to or less than the first record's Bill Amount, the amount received will be applied to the first record. If the amount received is more than the first record, with multiple records displaying, then the amount received will be applied to the first record and then to the second record until the full amount received is used. You may manually set which records to apply the amount received to by clicking on the checkbox and entering the amount manually in the Payment Amount Field.

Amount field:

1. Enter a Reference Number, if needed.
2. Enter the Receipt Date.
3. Enter the payment Type. (See Payment Types below for more info.)
4. Apply the amount received to a record(s), if needed.
5. Click Save.

Payment Types:
Note: Payment types are just to record the type of transaction. They do not adjust balances.

- Cash
- Check
- Money Order
- Credit
- Adjustment

Recent Features Pane

This is a list of the most recently used features. Clicking on a feature from this list will bring it up in the Feature Screen. It's a quick way to get back to a previous screen.

Recording a Legally Disabled COBRA Event

Recording a Legally Disabled COBRA Event requires two separate events to be recorded: the initial event, such as End of Employment or Reduction in Hours, and the Qualifying Event of Legally Disabled.

To record a Legally Disabled COBRA Event, follow these steps:

1. From within Gradience COBRA, click on Benefits; select which benefit to record an event for, then click COBRA Event.
2. The COBRA Events Detail form should come up so you may start recording the initial event. (If you see a list of events instead, then you may already have an initial event set up. Skip to Step 3.) The initial event should be something other than Legally Disabled, such as End of Employment or Reduction in Hours. Once you have entered all relevant information for the initial event, click Save.
3. From the COBRA Events screen, click New. Record this qualifying event as Legally Disabled, and mark No for Initial Event. Once you have entered all relevant information, click Save.

Note: The "Event Date" for the qualifying event of "Legally Disabled" should be the effective date of the disability (as noted in the SSA determination). The Event Date should fall within the first 60 days of COBRA continuation coverage to qualify for an 11-month extension. If it doesn't, you may reject the extension, and generate an Unavailability Notice.

Reminders

The Reminders Feature will show you all open (unresolved) reminders and allow you to create, delete and resolve reminders. If you have created a reminder, it will show up when you first open the program, starting on the reminder date. Reminders will continue to display until you click Resolve.

Reminders Tool Bar and Pane Layout

Tool Bar

- **First-Prior-Next-Last arrows** – navigates through selected reminders
- **New** – Creates a new reminder
- **Edit** – Allows you to make changes to a reminder
- **Save** – Saves reminder
- **Cancel** – Cancels current changes
- **Delete** – Deletes selected reminder
- **Print** – Lets you print the Reminders report for selected employees
- **Help** – Brings up help for this screen

Pane Layout

- **Reminder Date** – Date reminder should first display
- **Title** – Heading of reminder
- **Resolved** – Checkbox displays checked for resolved or unchecked for open (unresolved)
- **Employee Name** – Displays name of employee the reminder is associated with
- **User** – Displays name of user the reminder will display for
- **Description** – The purpose of the reminder shows here

Filters

- **User** – Allows you to view reminders associated with specific users (must have access to Reminders, Assign Users under User Security)
- **Show Resolved** – Displays Resolved reminders only
- **Show Unresolved** – Displays Unresolved (open) reminders only

Reviewing/Editing a Payment from History

The Payment History feature allows you to review receipts and edit payment amounts as necessary.

To edit a payment from history, follow these steps:

1. From **COBRA Billing Feature**, click **Payment** and then **Show/Hide History**.
2. Click **Cancel** to take the program out of EDIT mode. When you first come into the Payment screen, it always starts in EDIT mode. To edit a record other than the first one, you'll need to take it out of EDIT mode by clicking Cancel.
3. From the grid (left side), select the record you want to change.
4. Enter the new amount in the Amount field on the right side.
5. Make any other changes as necessary.

6. Click Save.

Saving a Photo to Disk

All the pictures in Gradience are stored in the Gradience database (hrware.gdb). This option will allow you to save the picture to a different directory, if needed.

To save an assigned photo to your computer, follow these steps:
Note: The picture must be assigned to an employee before you can save it to a different directory.

1. Click Personal Contacts, then the Edit Picture button.
2. Click Save Photo to Disk.
3. Navigate to where you want to save the photo.
4. Name the photo.
5. Click OK. The picture can be saved only as a .bmp file.

Selected Feature Pane

The Feature Pane is where the selected feature of the program will be displayed. *Note: Columns can be resized. To resize a column, move your cursor to the left or right edge of the column until your cursor turns into a double arrow pointing left and right; click and drag your left mouse button to the desired width and release*. The Employee Select Column also can be hidden and unhidden by clicking on the minus or plus sign in the top right corner.

Setting a Reminder

One-Time Reminder

1. Click on Remindersfrom the Features Column.
2. Click New.
3. Select (check) One-Time Reminder.
4. Enter a Title and Reminder Date
5. If you want the reminder to be associated with specific employees, select the checkbox "Assign to all selected (checked) employees." This is optional and will create a separate reminder that is associated with each employee.
6. If you selected the checkbox in Step 5, you will need to select (check) any employees this reminder is about in the Employee Select Column. Otherwise, skip to the next step.
7. By default, the User's name will default to the login that was used to enter the program. Change this if you want the reminder to come up for another user, or you may select Global, which allows the reminder to come up for all users logging in.
   Note: You must have access to Reminders, Assign Users and Reminders, Assign Global under User Security to be able to change this option.
8. Enter a description of the reminder, if needed.
9. Click Save.

Recurring Reminder

1. To create a recurring reminder, follow these steps:
2. Select Reminders from the feature list.
3. Click New.
4. Select (check) Recurring Reminder.
5. Select the type of reminder: Anniversary, Birthday, Performance Review or I-9 Renewal.
6. Select a Through Date (when do you want to stop the reminder from occurring).
7. Select how many days you want to be reminded before the event.

8. By default, the User's name will default to the login that was used to enter the program. Change this if you want the reminder to come up for another user, or you may select Global, which allows the reminder to come up for all users logging in.
Note: You must have access to Reminders, Assign Users and Reminders, Assign Global under User Security to be able to change this option.
9. Enter a description of the reminder, if needed.
10. Click Save.

Taking a Picture and Importing It into Gradience

Continue following these steps from Step 6a above:

1. After selecting your camera as the source, click OK.
2. Click the Acquire Picture button and click Take Picture. The picture should show up on the Twain Import screen.
3. Click OK to select the picture.

Note: The instructions for selecting or downloading a picture may be different depending on your camera.

The Feature Column

The Feature Column allows you to select which feature will be displayed in the Feature Pane on the right side. To make it easier, we also color-coded the features of each program. For example, if you select Gradience COBRA, and select Employee Detail from the feature column, you will see a light blue title bar.

The Menu Bar

File Menu

- **Maintenance**
- **Backup Database** — This lets you perform a database backup while running the program.
- **Import Data** — Imports basic employee data into the Gradience database.
- **Export Data** — Exports basic employee data from the Gradience database. (See Import and Export.)
- **Delete Employee** — Deletes an employee from the Browse or Employee Detail screens. **Note**: This cannot be undone and deletes all data for the selected employee!
- **Exit**
- **MRU list** — (Most Recently Used list) Allows you to quickly select an employee by clicking on his or her name.

View Menu

- **Filter Page** — Gives other options for sorting and filtering, such as hiding terminated or inactive employees.
- **Open Reminders** — Brings up all open reminders (those not checked as resolved).
- **Checklist** — Displays Checklist screen that helps you set up the program. You may select "I am finished with the Checklist" to not display the Checklist on start up. You may access this screen again by going to View, Checklist.
- **Welcome** — Displays initial Welcome screen that pops up when you first run Gradience. You may select "Don't Show this Message Again" to not display the Welcome screen the next time on startup. You may access this screen again by going to View, Welcome.

Settings Menu

- **User Security —**Allows you to set user access to features, locations / departments and employees.
- **Global Preferences —** Allows you to set program preferences such as Company Info, Report Options and other program options
- **Locations/Departments** — Allows you to add/edit locations and departments and assign departments to a location
- **Benefit Plan Maintenance —** This is where you set up your Benefit Plans before they are assigned to employees. (See Setting up Benefit Plans and Assigning Benefit Plans to Employees.)
- **COBRA Notifications —** After setting up your Benefit Plans, you can review and edit the COBRA Notices as needed.

Reports Menu

- Previews and prints up several reports; you can also access this list and select a report by clicking Reports on the left Feature Column.

Help Menu

- **Contents** — Brings up the Help File
- **System Information** — Displays database information and current users
- **About** — Displays program version number and current license
- **Alter Current Product License** — Allows you to enter/edit product key code

To Do List

Now that Gradience COBRA is set up, you'll get a To Do List of notifications that need to be printed and mailed whenever you open the program. You also may get to this list by going to the View Menu > COBRA Tasks, and you'll be able to view this information for each individual employee from the COBRA Notices Feature. Colored Records mean: White — Printed; Green — No action needed yet; Yellow — Becoming due. Need to print out and mail notice soon; Red — Past Due — needs immediate attention. The To Do List tasks and dates are generated by Gradience COBRA based on information you have entered and the legal timeframes imposed by COBRA requirements. (See Notifications and Timeframes.)

Using Gradience COBRA

Gradience COBRA is now easier to navigate than ever before. Even better, if you have other Gradience software installed, such as Gradience Attendance and TimeClock, you have access to all programs and features from one convenient interface.

The main parts of the Gradience user interface are the Menu Bar, Program Bar, Feature Column, Employee Select Column, Selected Feature Pane and the Recent Features Pane.

Using Twain Import

The Twain Import button allows you to import pictures directly from your Twain-compliant digital camera. You'll need to install the software that came with your digital camera. To import a photo from your digital camera, follow these steps:

1. First, you'll need to make sure your digital camera is Twain-compliant, and that the software that came with your camera is installed on the same computer where you will run Gradience.
2. Connect your digital camera to your computer.
3. Open Gradience and navigate to the employee you want to add a picture to.
4. Click on the Personal Contacts Tab.

5. Select the Edit Picture button and click on the Twain Import button.
6. Click the Select Source button and then on your camera name. You may have one or two options available.
    a. **[Camera Name]** – This option allows you to take the picture and import it to Gradience. Go to Taking a Picture and Importing to Gradience below to continue instructions.
    b. **Photos in [Camera Name]** – This option will allow you to download and view the pictures on your camera's disk if you've already taken pictures. Go to Downloading Pictures from Camera Disk below to continue instructions.

Viewing/Printing COBRA Notices

The COBRA Notices Feature shows, at the employee level, the status of notices, whether they're becoming due soon (green or yellow), overdue (red) or have been printed.

The categories of notices that can be printed are:

- Newly Enrolled
- Qualification/Election
- COBRA Unavailability
- Conversion
- Billing
- Rate Change
- Insufficient Payment
- COBRA Termination
- HIPAA

(For more information about the purpose, content, or timing of these notifications, See Notifications and Timeframes.)

Once you print a notification, it is automatically saved with the date and time of printing. This becomes a record of when you sent the document and what it included. You may not save the document without first printing it.

Waiving a Benefit Plan

If an employee elects to waive a benefit, it is marked by following these steps:

1. From the Benefits Feature screen, click New.
2. Select the Benefit Type, Plan and Rate Tier.
3. If participants are waiving this benefit, select the Waive checkbox.
4. Enter the Date Effective.
5. Save your changes.

Reports

Gradience COBRA creates many reports that relate to employee recordkeeping. For additional reporting capability, please try Gradience Attendance, which offers you the power to track absenteeism and time-off benefit balances.

Report Menu Options

- **Preview** – Displays the report with options to print and setup printer.
- **Print** – Sends the report to the selected printer.
- **Printer Setup** – Allows you to change the printer and printer settings.

- **Help** – Displays help pertaining to this screen.

Report Options

The following details options found on each report:

Employee Detail Report Options

The Employee Detail Report shows pertinent employee information including accrual plan assignments, balances, initial balances, and notes from the Employee Detail Feature.

Additional options for this report:

- **Print Picture** – allows you to toggle on or off the assigned employee picture on this report.
- **Show Social Security Number on Report** – allows you to toggle on or off the SSN on this report.

Creating and Printing Reports

There are two ways to preview and print a report.

- You may preview and print from the individual feature by clicking on the Printer icon associated with that feature; or
- You may go to the Reports drop-down menu or feature list for more sorting/filtering options.

Benefits Report Options

The Benefits Report produces a listing of each employee's benefit status.

Additional options for this report:

You can show all plans or select one plan to report on.

- **Show All Plans –** If selected, will report on all plans.
- **Plan Name –** If Show All Plans is not selected, then you can report on a specific plan.

COBRA Billing Report Options

The COBRA Billing Report produces a report on billing records.

Additional options for this report:

- **Date Range for Billing Report** – If selected, this will report billing records for the selected date ranges; otherwise, all billing records will be reported on.

COBRA Delinquent Payments Report Options

Additional options for this report:

- **Date Range for Delinquent Payment Report** – Allows you to specify a date range to report on.

COBRA Status Report Options

The COBRA Status Report produces a listing of important COBRA dates (Start, Expiration and End Date) for all employees and their dependents, if applicable.

Additional options for this report:

- **Date Range for Status Report –** Allows you to specify a date range for the report.
- **Show Participants –** If selected, will display all participants on the report; otherwise, participant names will not be shown.

Dependents Report Options

The Employee Dependents Report produces a report of employee dependents.

Additional options for this report:

- **Show Social Security Number on Report** – toggles on or off the SSN on the report.

Dependent Ineligibility Report Options

The Dependent Ineligibility Report displays all ineligible dependents up to the date specified.

Additional options for this report:

- **Ineligibility Date** – Allows you to enter a specific date to run the report up to.

Display Options

Show Social Security Number on Report – This allows you the option of displaying the SSN on reports that include this data field.

ALERT FOR VERSION 7 OPTIMA USERS: Options for selecting only Active, Inactive or Terminated employees no longer appear within the Report Options Pane. However, if you do need sort by employment status, you can do so through the Sorting/Filter Page under the View menu.

Employee Anniversary Report Options

The Anniversary Report produces a list of employees whose hire dates fall within a specified date range.

Additional options for this report:

- **From Date/To Date** – Runs the anniversary report according to this date range.
- **Sort By** – sorts by specified order.

Employee Detail Report Options

The Employee Detail Report shows pertinent employee information including accrual plan assignments, balances initial balances and notes from the Employee Detail Feature.

Additional options for this report:

- **Print Picture** – allows you to toggle on or off the assigned employee picture on this report.
- **Show Social Security Number on Report** – allows you to toggle on or off the SSN on this report.

Employee Summary Report Options

The Employee Summary Report shows an employee's date of hire, title, status and work status. Use this report when you want an employee listing.

Export Options

Disable Headers on Export – When saving a report from the preview screen, you have the option to save in different formats, such as .txt, .csv and .xls. With this option checked, this saves the file without headers so the data can be manipulated more easily without the headers throwing the rows and columns out of place.

Grouping Options

Location – Groups data by Location.

Department – Groups data by Department. With Location also selected, the report will group by location, then department.

Show Group Totals – Shows total number of employees after Location and/or Departments with a grand total at the end of the report. Location and/or Department must be selected for this option to be enabled. With both Location and Department unselected, the report will group by Last Name in alphabetical order.

New Hires Report Options

The New Hire Report produces a list of selected employees' hire dates and titles.

Notifications Report Options

The Notifications Report produces a listing of the notices by creation date or printed date.

Additional options for this report:

- **Notice Created Date** – Date when selected notice(s) was initially printed.
- **Printed Date** – Date when notice was last printed.

Options to report on each of the following notices: Newly Enrolled, Qualification/Election, COBRA Unavailability, Billing, HIPAA, Conversion, Insufficient Payment, COBRA Termination and Rate Change.

Printing from the Reports Feature or Menu Bar

1. From the Employee Select column, select which employees you want to report on; you may use either the Browse mode or TreeView mode to select employees.
2. From the feature list, click Reports and then choose a report.
3. Select sorting/filtering options in the Feature Pane, if needed, and click Preview.
4. Click the printer icon to print.

Each report has basic and additional options for that specific report.

Reminders Report Options

The Reminders Report produces a listing of all open reminders sorted by reminder date.

Additional options for this report:

- **Sort Options** – Sorts by Date, Name, Topic or User Name

- **Reminder Date –** Selects the date range of reminders to display
- **Additional Filters**
- **User** – Shows reminders assigned to selected user
- **Display All Users** – Shows reminders for all users
- **Show Resolved** – Shows resolved reminders
- **Show Unresolved** – Shows unresolved reminders
- **Show Global Only** – Shows reminders assigned as Global

Creating a Manual Backup

Backups can be done within the program by going to File, Maintenance, Backup, or by using the DB Monitor. By default, whenever you close out of the program you will be asked you want to perform a backup.

To use the DB Monitor, go to Start, Program Files, Gradience, and select DB Monitor.

To create a manual backup, follow these steps:

Open the DB Monitor program by going to **Start**, **Programs, Gradience**, and clicking on **DB Monitor**.

1. Enter your login and password. If you do not have access to the DB Monitor Backup feature, you will need to see your Administrator.

2. Click the **Backup** Tab.

3. Click **Yes** to the message, **"Do you want to perform a sweep after the backup completes**?" ***Note:*** *A Sweep is a maintenance feature that keeps the database working at peak performance.*

4. Click **OK** at the Select Directory screen. It is highly recommended that you keep the default location. *Note: Version 7.1.x and above allow you to back up to a mapped drive. Version 7.0.x only allows you to backup to the same computer where the database resides*.

5. Click **Close** when the backup is complete.

Restoring from a Backup

Remember, restoring a backup will overwrite all data in the current database. **Restore may be run only from the DB Monitor on the Server or Stand-alone computer where the database resides**. To restore, follow these steps:

Go to the Server where the database files are kept. (Restore cannot be done from a Client Installation.)

1. Open the DB Monitor program by going to **Start**, **Programs, Gradience**, and clicking on **DB Monitor**.

2. Enter your login and password. If you do not have access to the DB Monitor Restore feature, you will need to see your Administrator.

3. Click the **Restore** Tab.

4. Click the database to restore.

5. Click Browse and double-click the backup you wish to restore.

6. Click Start Restore.

7. After Restore is complete, click OK.

You may open the Gradience program to see your restored data.

Scheduling Automatic Backups

To create a scheduled backup, follow these steps:

1. Open the DB Monitor program by going to **Start**, **Programs**, **Gradience Gradience**, and clicking on **DB Monitor**.
2. Enter your login and password. If you do not have access to the DB Monitor Backup feature, you will need to see your Administrator.
3. Click the Backup Tab.
4. Click **New Backup**.
5. Enter the **Backup Type** by selecting Daily, Weekly or Monthly.
6. Enter the military time in which you would like the backup to take place.
7. It is recommended to keep the other default settings of Performing Sweep and the path of the backup. A different backup will be created for each scheduled backup. **Note:** The name of the backup will be: [Type]_Backup_[mm-dd-yyyy]_[time] to distinguish it from other backups. For example, Weekly_Backup_08-02-2001_2300, or Monthly_Backup_09_01_2001_1700.
8. Click **Save**. The backup will be performed within a minute of the scheduled time. *Note: The Server or Stand-alone Computer where the database is kept must be turned on for the backup to complete. If the computer is not on at the scheduled time, the DB monitor will try to create the backup the next time it is opened.*

Help

The Help Menu

Select **Help** and **Contents** from the main menu. A listing of help topics is displayed. Select the Book that interests you (using a double-click), and then double-click the topic you wish to display.

Contacting Technical Support

Technical Support for COBRA is available as follows:
Internet: www.gradiencesupport.com

To view our technical support website, please click the Help menu/Gradience online Tech Support. This will link you directly to our Tech Support website.

Note: Before clicking this link, please be sure your computer is connected to the Internet.

E Mail Requests	techsupport@gradience.com
Phone Requests	888-925-7740 (8:30 a.m. to 6:00 p.m., ET, Monday-Friday)
Fax Requests	954-851-1214

Please be sure to consult the user manual and troubleshooting options before submitting a help request.

Sample Company-Tutorial Data

A sample company (called tutorial database) is provided so you may view the different screens with sample data already filled in. It is recommended that you use the program with the sample database to get a feel for the program without having to worry about altering live data. When you are in the Tutorial Data, no changes are made to your live database. To open the tutorial database, select **Start**, **Programs**, **Gradience**, **Sample Database**.

Searching for Help

You can search for Help in two ways using the Help File:

- Method 1:Select **Help** and **Search for Help on** from the main menu. The Help Topics **Index** will appear. Select the **Topic**that interests you.

- Method 2:Select **Help** and **Contents** from the main menu. Click the **Find** tab. If you have not used this feature before, the Find Setup Wizard will walk you through setting up the search index. Once the search index has been created, type in the **Keywords** you would like to search for, and the results will be displayed.

The F1 Key

Pressing the **F1** key is another way to obtain online help. From most areas of the program**,** pressing **F1** will display the topic associated for that screen.

Typical Issues

A list of typical errors or messages that were known at the time of publication is listed in **Troubleshooting**.
For more complete information, please refer to one of the following:

- **Readme.txt** file in the \gradience\cerf8 program directory.
- **Help File** in \gradience\cerf6 or accessible from the **Start Menu**.
- **Internet site:** www.gradiencesupport.com

Custom Reports

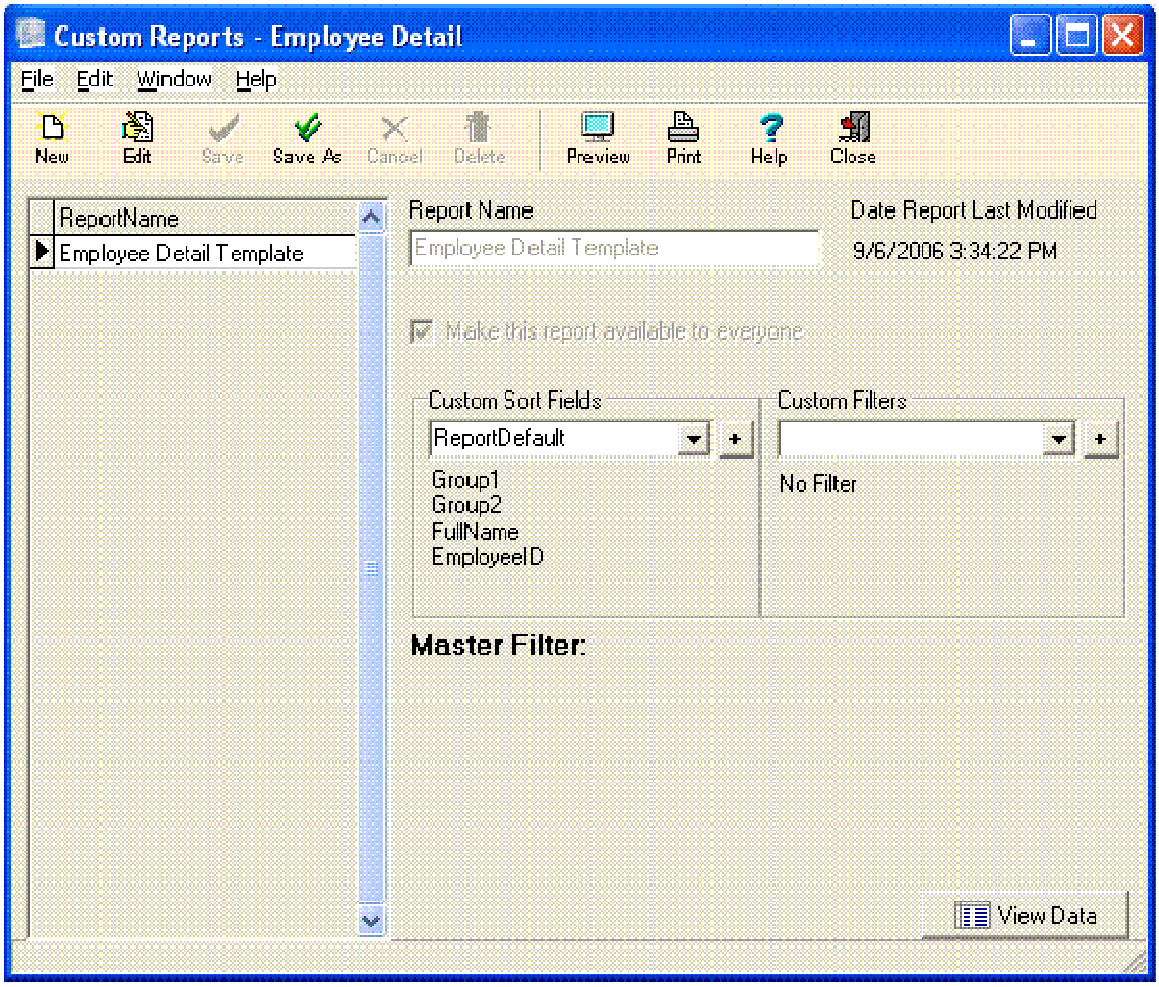
From any report feature (and after selecting filters and options such as Date ranges, Location and Department groupings, etc.) you can begin the process of creating a custom report. Custom Reports are a function of the **FastReport™** engine built into Gradience. The purpose of this tutorial is to take you through the process for creating a custom report, editing some basic information inside FastReport, thenshowing you the outcome. For a full tutorial on working with FastReport, please see the FastReportdocumentation.

Custom Reports give the user the option to present data from the original (template) report in new and exciting ways. How it works is the “default” Gradience report (called a “template” inside the application) is used as a base for the new custom report. The user can always start a new report from scratch, but it is usually easier to create a new report by modifying a copy of the original template.

To create a custom report based on an existing report, you would click the Save As button and select a new name for the report. You would then proceed to edit the new “copy” of the report. To edit an existing report, select the report and click the Edit button. If you attempt to edit the “Default” report, a new name will be automatically assigned.

To create a custom report, follow these steps:

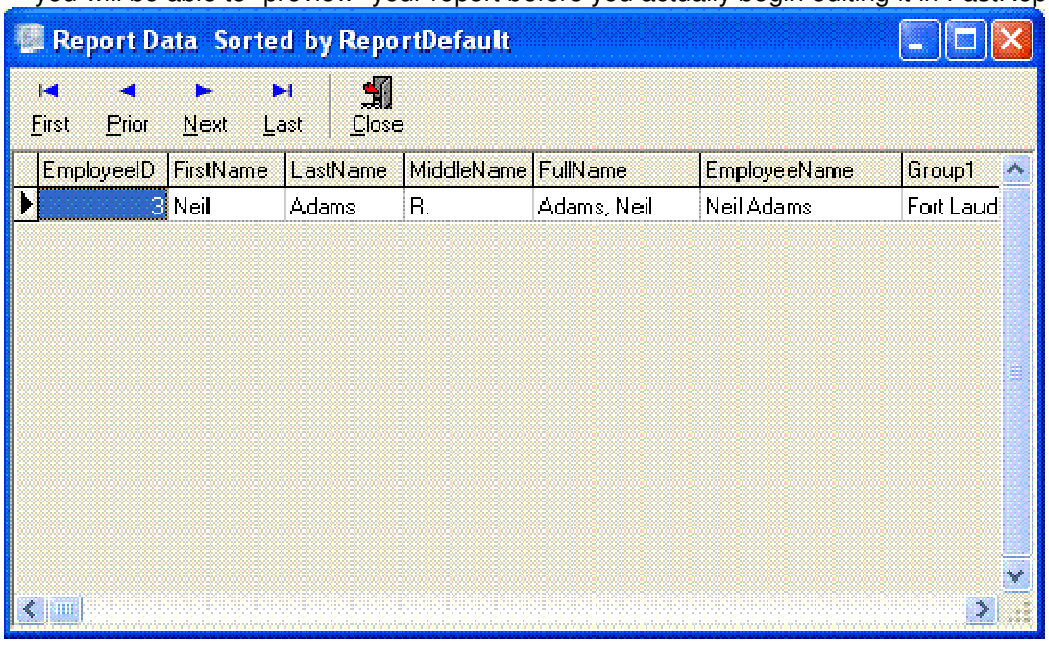
1. For this example, we will use the original Employee Detail report as a template to create a new (custom) version of the report. Start by navigating to Reports > Employee Detail.
2. Locate and click the Custom Report icon near the top right of the pane.
3. A new window titled Custom Reports – Attendance Detail will appear (shown below). As you can see, the current report name (in grayed out text) is Attendance Detail Template.



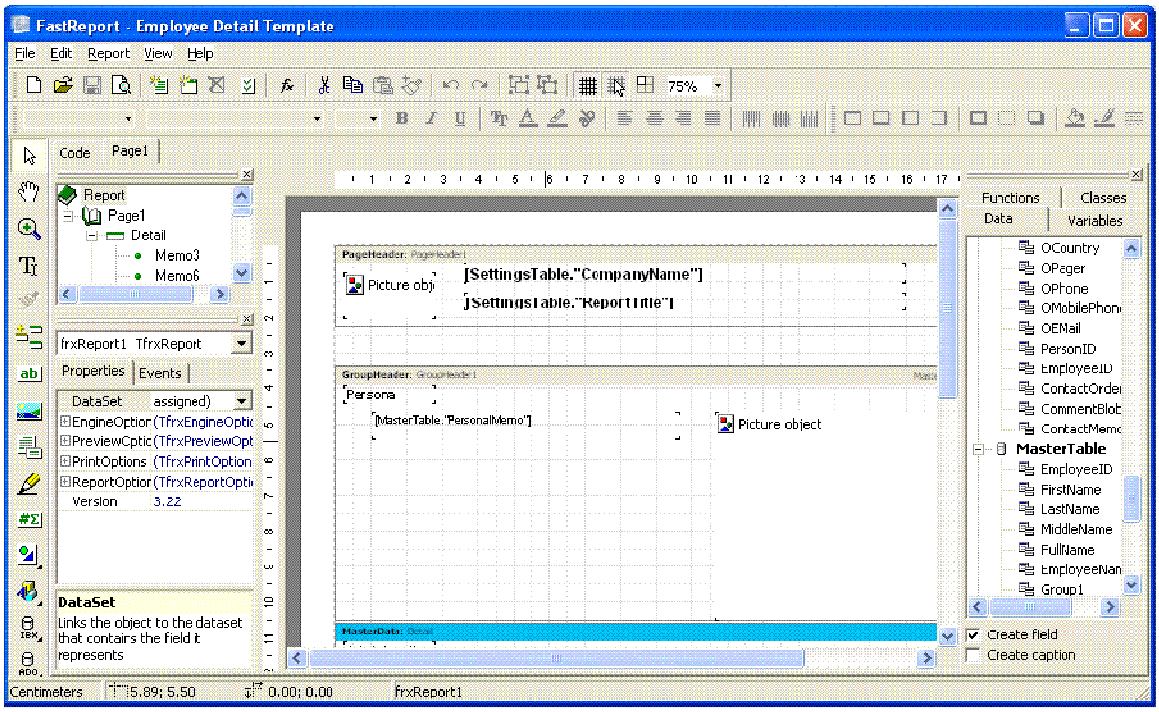
4. A Custom Sort can be selected by using the drop down selection in the Custom Sort Fields section. Custom Sort Fields work by allowing you to select a field which will be

used to sort the records on your custom report. Some built-in examples include LastNameand EmployeeID, and ReportDefaultappears as the default selection when you create your first custom report (you will probably want to change the default selection). Click Edit first, then click the (+) button to the right of the dropdown to edit a Custom Sort field or create a new one.

5. A Custom Filter can be selected by using the drop down selection in the custom filter section. Since you have already activated editing for items in this window, you can go ahead and click the (+) button to the right of the dropdown to edit Custom Filters or create new ones.
6. By clicking the View Data button, you can see the results of any changes made to the sorts or filters. This can be very helpful when creating your own custom reports because you will be able to "preview" your report before you actually begin editing it in FastReport.



7. After previewing your data, click Close in the viewer window to return to the Custom Reports window.
8. If the report you wish to customize is not highlighted in the ReportName section, select the desired report now.
9. Clicking New or Edit will bring you into the FastReport custom report designer. While in the designer you will have the option to save the report as another name or save it to an external FastReport 3 (.fr3) file. You will also have the option to open a previously created FastReport file and save it in your database. See Help / Help Contents while in the designer for more information.



10. Once you are finished editing your custom report in the designer, click File > Save, Save As, or Exit to close the report to return to Gradience.

Edit/Design Screen

You can create your own customized report from the data provided for each report type by clicking on the **New** button from the Custom Reports main window. When the design screen appears, you see the Report Wizard. It walks you through the process of creating a basic report. If you wish to learn how to create your own report, a step-by-step guide to creating a report from scratch is provided in Custom Report Tutorial #2.

Setting up a Guest User

To set up a Guest User account, follow these steps:

1. From within the program, click **Settings** > **Guest Users**.

2. Click **New**.

1. Enter a **Login Name**.

2. Enter the user's **Full Name**.

3. Enter a **Password**. Then enter it again to verify the password.

4. Select the Table Name for the user to have access to, and click in the Access block where it has “No Access.” For example, to give Read, Write, Delete access to AbsenceClasses, click on “No Access,” then click on the down arrow and select Read, Write, Delete.

5. Follow step 5 to set up access to each table with the appropriate access.

6. Click **Save**.

7. Clicking **Edit** will allow you to make changes to the record.

Once guest user access is set up, the user may connect to the Gradience database through other report writer programs. You must have an ODBC driver that is compatible with Interbase 6 Dialect 3.

Sort and Filters

From the custom report interface, you have the option to select which fields you want to sort and filter on.

Sorting allows you to group by a specific field. Fields are referred to as data, such as Last Name, First Name, Date of Birth, Location, Department, etc. You may create a sort by Last Name, First Name, or any other available fields.

Filters allow you to separate out specific fields in the report. For example, if you only wanted to view employees from a specific department, you could create a filter for this, and then only those employees from the department you specified will show up on the report.

To create a new custom sort, follow these steps:

Select a report from the Reports menu:

1. Click Custom Reports.

2. Select the appropriate report or click New to create your own.

3. Click the **NEW** button under the Custom Sort Fields.

4. Enter a name that will designate what type of sort this will be, such as Last Name or SSN. Click **OK**.

5. Select which field(s) you want to sort on by either double-clicking on the field or clicking once on it and clicking the right arrow button. The sort order will be designated by which field is at the top. For example, if you have selected to sort on the Last Name and EESSN fields, with the Last Name field at the top, it will sort first by Last Name and then by SSN on the report. You may change the order of the fields by clicking on the UP and DOWN buttons.

6. Click **MAKE DEFAULT**. This keeps the sort settings assigned to the selected report.

7. Click **OK**.

8. See below for setting up custom filters.

9. Click **EDIT** or **PREVIEW**.

See Appendix C for a tutorial that will walk you through editing and creating reports.

Custom Filters

This feature allows you to filter on one or more fields. The filter drop-down box allows you to select saved filter settings.

Feature	**Description**
Field	This allows you to select the field to filter on. ***NOTE:*** *These are the only fields allowed.*
Operator	**a.** = equal to b. > greater than c. >= greater than or equal to d. < less than e. <= less than or equal to f. <> not equal to
Value	This allows you to enter a field name to filter on.
AND	This enters the statement. Click "AND" or "OR" after each statement you create.
OR	This allows you to set an OR statement (this OR that).
( )	This allows statements that need to be done first such as in Math calculations (a+b)-c.
Feature	**Description**
Edit	This allows you to edit a line.
Del	This allows you to delete a line.
Test	This will check for correct syntax. ***NOTE:*** *This only checks to see whether the syntax is correct. It does not check to see whether the syntax will work correctly.*
Make Default	This makes this filter the default filter for the selected report.

To create a new custom filter, follow these steps:

1. Select a report from the main menu.

2. Click Custom Reports.

3. Select the appropriate report or click New to create your own.

4. Click the NEW button next to Custom Filter.

5. Enter a name that will designate what type of filter this will be, such as SSN. Click OK.

6. Click the drop-down arrow for Field and select a field to filter on.

7. Click the drop-down arrow for Operator and select the type of filter.

8. Click the drop-down arrow for Value and enter a value.
   Example: Select "LastName" for the Field, select "=" for the Operator, and enter "A*" for the Value. After clicking "Make Default" and OK, when the report is previewed, it will show all names that start with the letter "A".

9. Click "AND" to set the query. This will bring it into the window.

10. Set any other queries as needed.

11. Click Make Default.

12. Click OK.

13. Click Preview to show your settings.

TIP: If you have several lines in a query and you delete the first one, make sure the top one doesn't begin with **AND**.

Import and Export

The **import** feature allows you to add new data from a text file into the Gradience program. Conversely, the **export** feature allows you to export data from the Gradience program.

The software you export your data from must be able to export the required information to a tab-delimited or fixed-length text file. See required import fields. Please note that we cannot provide support for other software program(s). Please contact the software vendor or manufacturer for more information on how to export data from your other software.

Exporting

The **export** feature is used to transfer basic employee information into a text file you can open in any word processor or spreadsheet application. Only the basic information (see Field Layout) will be exported.

To export your information, follow these steps:

1. Click File, Export.
2. Select Tab Limited or Fixed Length for the Export File Type.
3. Enter a path and file name or keep the default name.

4. Click Export.

Your export file will be created as the file designated in the file block. You may rename the file, but we recommend keeping the file extension of .txt. After exporting you may open the file from within any other spreadsheet or word processor program.

Note: Only the information in the Field Layout will be available for export.

Features

- **Load File** – Loads the selected file into the data window.
- **Test** – This tab will not highlight until a file is loaded. This checks for blank COBRA and ensures that the department and location names being imported are already in the database.
- **Import –** This tab imports the file into the database.
- **Help –** This brings up the Help file pertaining to importing.
- **Close –** This closes the Import screen and takes you back to the main screen.
- **Import File Type –** This allows you to select the file type.
  Tab Delimited – We recommend exporting or importing as this type of file.
  Fixed Length – Gradience may export or import fields with a fixed length. See Field Layout.
- **Skip First Line (Headers) –** This will take out the first line, in case you have headers.
- **Import File –** This allows you to enter the path or navigate to the file you will be importing.
- **Check Duplicates –** This allows you to check for duplicates against the import file and the files already in the database.

Importing

To import your information, follow these steps:

From within the program, click **File** > **Import**.

1. Enter the path of the file or click on the to navigate to it.
2. Select **Tab Delimited** or **Fixed Length**. This should correspond with the way the import file was saved.
3. Select **Skip First Line** if you have title headings. Do not select Yes if you don't have title headings or you may lose the first line of data.
4. Click **Load File** to preview the file. At this point you should make sure all column headings match the fields that will be imported.

Note the column titles above: SSN, Lastname, Firstname, and Middlename; check each column to make sure the appropriate data are in the correct column. For example, the SSN number should have an 11-digit number plus two hyphens.

1. Select which fields to check for duplicates in the Check Duplicates box. Duplicates will be checked during the Test File phase.
2. Click **Test File**. This checks for blank required fields, and in the case of Location and Department, it checks to make sure that the name of the Location and Department has already been set up within the program.
   CAUTION: If duplicates were detected and you click on Import, these fields will be imported into the program.
3. Once it passes the Test portion, you will be able to click on Import File.

Required Fields

The following are required fields for importing:

- **Last Name**
- **First Name**
- **Location** – name must be in the Gradience database before importing
- **Department –** name must be in the database before importing
- **Date of Hire**
- **Full/Part-Time**
- **Active Status** (Active, Inactive or Terminated)

Troubleshooting

Here are the most common issues that you may experience when using COBRA.

Unable to connect to Interbase Server

Users affected

Gradience Attendance

Gradience COBRA

Gradience TimeClock

Issue

When launching one of the programs above, the following message may be encountered:

"This program was unable to connect to your Interbase Server. This is likely due to the fact that the default Interbase User Account has been changed. Please provide a User Name and Password with Administrative Privileges to Interbase."

Description

Users may encounter this issue for one of the following reasons:

If running from a Server:

- If you're using an NT server and trying to install the database files to a drive other than C:\, permissions to the database folder may be incorrect.
- If running from a Standalone Computer:
- Interbase Guardian may be shut down.
- If running from a Client Workstation:
- Incorrect Server Name and/or Database Path.
- Client needs to have TCP/IP installed.
- Server may be down.

Possible Resolution

If running Gradience from a Server and encountering the above issue, try each of these solutions:

- Check your permissions for the Database folder. Full Control access must be given to System for the database folder. You may add to the Permissions by going through Windows NT Explorer and going to Properties by right-clicking the database folder.

- Check to make sure InterbaseGuardian (or Interbase Manager) is running.

- On a Win 95/98 system there will be an icon in the system tray (next to the clock). The icon graphic appears as a gray tower with a green flag. When you put your mouse over the icon it will read, "Interbase Guardian". This icon will not appear on a Win NT/2000 system. You may check to see whether it is running on a Win 95/98/NT/2000 system by clicking on Start, Settings, Control Panel and clicking on the Interbase Manager. If it is not running, click on Start (from within the Interbase Manager), then try to open the Gradience application again.

If encountering the message when running from a Client Workstation, try this:

- Check the Server Name and Database Path by going to the Server, opening the Gradience application and clicking on Help, System Information and printing out this information from the Tech Support tab. (If you don't have the Tech Support tab, then you have an earlier version of Gradience and will need to do a screenshot of the System Information screen and Current Users screen and print them out.)

- Once you have the Server information, go to the Client Workstation you cannot connect to the Server with. From the Workstation, click on Start, Run, and enter: HRWARE.INI. Verify that the Server Name and Database path are the same.

  NOTE: The printout of the Server Name and Database path you were asked to print or write down when installing the Server side must be exactly the same when entering this information on the Client Workstation(s)!

- The Client needs to have TCP/IP installed.

- This is done through the Network Neighborhood Properties. Please see your Network Administrator if you need more assistance in setting this up.

If everything is the same on the Client as it is on the Server and you're still unable to connect, then try this:

- If your Server has a static IP Address, try entering this for the Server name when installing to the Client Workstation.

- If running from a Client Workstation and you went through the steps above and it didn't fix the issue, check with your MIS or Network Administrator regarding the status of the Server.

Unable to Convert

Issue:
Conversion program not installed, unable to convert.

Description:
This is usually caused when installing the Gradience program on a computer that doesn't have Version 6 already installed and you need to convert your Version 6 data.

Possible Resolution(s):
Install Version 6 (either Attendance or COBRA, doesn't matter which one), then reinstall the Gradience program. You may get Version 6 either from the Gradience CD or from our Website at: www.gradiencesupport.com.

Installing from the Gradience CD
Through Windows Explorer, click on the CD-ROM drive with the Gradience CD. Click on the folder BIN, Legacy, and Atcon 6.0 or Cerf 6.0, and then double-click on the Setup.exe file. Accept all the defaults by clicking Next. Once installation is finished, open the Version 6 program to the main screen, and then close out. Then install the Gradience version. In the Gradience installation process, it will ask whether you want to install the Conversion Utility; click Yes and follow the prompts. When you open the Gradience program, it will ask whether you want to convert your data; click Yes.

Exceeded the Authorized User Count

Issue:

You have exceeded the authorized user count. Your product license allows up to [number of licensed users] simultaneous users. There are # connections at this time.

The # connections is a number greater than one that changes each time you close and reenter the program.

Description:

Users may experience this issue when closing the program by clicking Exit under the File menu. Users who exit the program by clicking the close window icon in the top right corner will not experience the problem, but we still recommend downloading and installing the latest update.

Possible Resolution:

Download and install the latest Gradience Attendance Controller update from our Updates area on our Website at: www.gradiencesupport.com.

Please follow the installation instructions. After downloading and installing the update, this should clear the connections automatically. If you're still receiving the error message, follow the steps below to clear the connections.

Close Gradience Attendance Controller and any other Gradience Programs that are open.

1. Open DB Monitor and log in, if it is not already running. The DB Monitor resides on the computer where the Gradience database is installed.

2. Click the Connections button.

3. Click the Refresh button to verify that all connections are "N" (not active).

4. If all connections are "N", then click the Clear Inactive Connections button; this will reset the connections.

5. If you wish to close the DB Monitor (not recommended if you have automatic database backups scheduled), right click your mouse on the icon Gradience Database Monitor in the system tray area; select Shutdown Database Monitor, and click OK to close DB Monitor.

6. Otherwise, click the Hide button.

SQL Parse Error: EOF in String Detected

Issue:

Getting the above error message when logging in.

Description:

This is caused when pressing the comma key (**,**) and **Enter** key at the same time.

Possible Resolution(s):

Avoid pressing the comma and Enter key at the same time.

Unable to install on a Win NT or 2000 system

Issue:

Doesn't finish installation.

Description:

This usually happens if you do not have full administrator rights on the Win NT or 2000 computer.

Possible Resolution(s):

Make sure you have full administrator rights before installing.

Import/Export File Format

You may import and export only the fields on the Field Layout page. There are two different formats you may use: Tab Delimited and Fixed Length.

For a Tab Delimited format you may use any program that allows you to save as Tab Delimited. Excel and Access are two that will allow this. This is the easiest format.

When entering your information into a spreadsheet such as Excel, you will need to follow the order of the field names according to the Field Layout page.

For example, the columns should have SSN first, then Last Name, First Name, etc. Also, you will need to leave a blank column for any fields you will leave blank. For example, following the format on the Field Layout page, we create a Tab Delimited file with the fields: SSN, **Last Name**, **First Name**, [blank column for Middle Initial field], **Location**, **Department**, **Date of Hire**, **Full/Part Time**, [blank column for Title field], [blank column for Employee Code field] and **Active Status**. All of the fields in bold are required. You still need to have a blank column for MI, Title and Employee Code in the order of the fields.

For a Fixed Length format, you may use the DOS Editor or any other editor that shows you the field length. The lengths of each field must correspond to the Length column under the Field Layout page. We recommend using the Tab Delimited format.

The following is the field layout for importing text files into Gradience COBRA. Fields shown in **bold** type are required, and all import text files must include them.

Field Name	**Length** (if fixed length format)	**Format**
Social Security Number	11	123-45-6789
Last Name	20	up to 21 characters
First Name	20	up to 21 characters
Middle Initial	20	up to 20 characters
Location	50	up to 25 characters or numbers

Department	50	up to 25 characters or numbers
Date Of Hire	10	MM/DD/YYYY (slashes required)
Full/Part-Time	10	Full-Time or Part-Time (only)
Title	30	up to 30 characters or numbers
Employee Code	14	up to 14 characters or numbers
Active Status	10	Active or Inactive or Terminated (only)

If you have Gradience COBRA installed, your text file also can include these fields:

Date of Birth	10	MM/DD/YYYY (slashes required)
Address 1	30	up to 30 characters or numbers
Address 2	30	up to 30 characters or numbers
Home Phone	30	800-123-4567 (dashes required)
City	30	up to 20 characters or numbers
State	2	Standard U.S.two-letter code (e.g., FL)
ZIP Code	15	33325-1234 (-1234 can be omitted)
Salutation	5	Mr. – Ms. – Mrs. – Dr. (only)
Employee Security Level	16	up to 16 characters or numbers
Security Clearance Date	10	MM/DD/YYYY (slashes required)
Race	25	Must match a valid race on the Employee Detail Feature
EEO Category	25	Must match a valid category on the Employee Detail Feature
Sex M/F	1	M or F only
Driver's License Number	15	up to 15 characters or numbers
I-9 Renewal Date	10	MM/DD/YYYY (slashes required)
Veteran Status	25	Disabled – Vietnam Era – Other Veteran – Not

		Applicable (only)
Office Phone & Ext.	30	800-123-4567 Ext. 123
Fax	30	800-123-4567
E-mail address	30	up to 30 characters or numbers
Address Effective Date	10	MM/DD/YYYY (slashes required)

Using the Notes/Comments Editor and Attachments

Gradience COBRA Version 8 includes new, powerful word processing features for all comments and notes fields, as well the ability to attach objects and documents within these fields. When documenting employee absences, you may find it useful to attach:

- Copies of e-mails
- Word or Excel attachments you've used for tardies, warnings and specific sections of reviews
- Gradience Forms personnel forms for vacation requests, FMLA requests and company responses, warnings and counseling reports

Inserting an Attachment

To insert an attachment, follow these steps:

1. Find the Comment or Note field you want to insert an attachment into.
2. Right click on this field and select Insert Object.
3. Select Create from File.
4. Click Browse to navigate to the file you want to attach and click Open.
5. Select Display as Icon.
6. Click Change Icon and change the Label, if necessary, to make the name more descriptive.
7. Click OK, then OK one more time.

Insert Object Options

Create New
Selecting Create New allows you to insert a new object you want to create from scratch. For example, selecting Create New and clicking on Microsoft® Word Document for the Object Type and then clicking OK will bring up a blank Word Document for you to enter text. When you close out of the Word Document, it will appear in the Comments field. Double-clicking on the Word Document object will bring up Microsoft® Word so you may again edit the document.

If the Display As Icon option is checked, then the Word Document (or object type) will appear as an icon in the Comments field.

Create from File
Selecting Create from File will allow you to insert an existing object type, such as a Microsoft® Word document, PDF file or Excel spreadsheet. Normally, this will be the option you will use for everyday use.

If you do not select the Link or Display as Icon option, then the object type will be inserted into the Comments field. In other words, you will see the text as you would see the text on a Word

Document within the Comments field. Double-clicking on this text in the Comments block will bring up Microsoft® Word so you may edit the document.

We recommend selecting the Display as Icon option when inserting an object. This inserts the object type within the Comments field; however, it shows as an icon. When you double-click on the icon, it brings up the object within the program that created it.

The Link and Display as Icon options will perform the following, depending on your selections:

Selected		
Link	**Display As Icon**	**Results**
		Inserts the contents of the file as an object into your document so you may activate it using the program that created it.
X		Inserts a picture of the file contents into your document. The picture will be linked to the file so changes to the file will be shown in your document.
	X	Inserts the contents of the file as an object into your document so you may activate it using the program that created it. It will be displayed as an icon.
X	X	Inserts a shortcut that represents the file. The shortcut will be linked to the file so changes to the file will be shown in your document.

Right-Click Menu Commands

Right-click on any notes or comments field – the menu shown will pop up with the following options:

- **Edit** – Opens the full text editor
- **Cut** – Copies to the clipboard and deletes the currently selected text.
- **Copy** – Copies the currently selected text to the clipboard
- **Paste** – Pastes the currently selected text into the comments or text field
- **Font** – Brings up a standard font edit window, with settings for font, style, size, effects and color
- **Bullet Style** – Toggles bullets for selected paragraphs on and off
- **Paragraph** – Brings up a standard paragraph settings window for alignment style, indentation and line spacing
- **Tabs** – Lets you set tab stops for selected paragraphs
- **Find** – Searches for the text you enter
- **Replace** – Searches and replaces text according to your settings
- **Insert Object** – Opens the Insert Object window and lets you select either a new object to insert into the notes/comments field or attach an existing file
- **Check Spelling** – Launches the Microsoft®Word spellchecker

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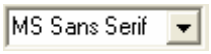
Using the Rich Text Editor

When you right-click and select **Edit**, the text editor opens in a separate window, giving you access to all Right-Click Menu commands in a word processor-like environment. Here's a brief overview:

Toolbar

	New	Creates a new document.
	Print	Prints document.
	Find	Finds specified text.
	SpellCheck	Checks spelling. Requires MS Word installed.
	Cut	Cuts selection and puts it on the clipboard.
	Copy	Copies selection to clipboard.
	Paste	Pastes selection from clipboard.
	Undo	Reverses the last action.
	Redo	Reverses the last Undo action.

Format Bar

	Font Type	Changes the font selection.
	Font Size	Changes the font size.
	Bold, Italic, Underline	Changes the font to Bold, Italic or Underline.
	Font Color	Changes the font color.
	Left, Center, Right Alignment	Changes the text to Left, Center or Right Alignment.
	Bullet	Inserts Bullet.
	Highlight	Highlights selected text.

USB Fingerprint (BIO) Reader Setup Guide

Pre-setup Requirements:

The following should be completed before setting up the USB Fingerprint Reader:

- MyBiz 2.3.x.x or Optima 8.3.x.x and above
- Device Driver for the USB Fingerprint Reader installed
- USB Fingerprint Reader connected

Setting up User Access for use with the Fingerprint Reader:

1. From main menu, go to **Settings**, then **User Security**.
2. Either select a user from the list or create a new user.
3. Under the Fingerprint heading, click on the **Add** button and follow the onscreen instructions.
4. Click the **Save** button when completed.

Logging into the program using the Fingerprint Reader:

1. Close out and launch the program to get to the login screen.
2. At the login screen, you may log in by fingerprint any time the "Fingerprint Scanner Ready…" message is displaying. The Fingerprint Scanner will become inactive after 90 seconds.

Maintenance:

Using a nonscratch cloth, clean the lens of the Fingerprint Reader as needed.